
Manitoba



**1990
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE**

BUSINESS OF 1989



**Report on the Business of Insurance Companies and Financial Institutions and
Insurance of the Province of Manitoba, for the Year ending
December 31, 1989**

EIGHTY - FOURTH
ANNUAL REPORT OF THE
SUPERINTENDENT OF INSURANCE
BUSINESS OF
1989

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PROVINCE OF MANITOBA

Department of Cooperative, Consumer and Corporate Affairs

To the
Minister of Cooperative, Consumer and Corporate Affairs
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the Eighty-Fourth Annual Report for the year ended December 31, 1989, respecting the various Insurance Companies, Fraternal and Mutual Benefit Societies licensed under The Insurance Act.

The number of insurance companies operating in the Province during the past license year was 319, made up of 24 provincially-incorporated companies, 5 reciprocal exchanges and 290 federally-registered companies.

At December 31, 1989, the 24 provincially-incorporated companies, licensed to do business under The Insurance Act, were classified as follows:

Fire and Miscellaneous (including Mutuels)	20
Life and Accident and Sickness	1
Fraternal and Mutual Benefit Societies	2
Hail	<u>1</u>
Total	<u>24</u>

Northern Union Insurance Company Limited, a Manitoba-incorporated company ceased doing business in 1983. The winding-up of this insolvent Manitoba insurer continued through 1989.

NEW PROVINCIALLY-INCORPORATED COMPANIES ADMITTED BY LICENCE IN 1989 TO WRITE THE BUSINESS NOTED:

<u>Name</u>	<u>Class(es) of Insurance Licensed For</u>
Canadian Millers' Mutual Fire Insurance Company	Property, Miscellaneous, Hail and Automobile
Canadian Oil & Gas Reciprocal Insurance Exchange	Reciprocal Exchange
Healthcare Insurance Reciprocal of Canada	Reciprocal Exchange
Mutual of Ottawa - Church Insurance	Property and Miscellaneous

At December 31, 1989, there were 291 Federally-registered companies licensed to do business under The Insurance Act, classified as follows:

Property	2
Property and Miscellaneous	140
Property, Miscellaneous and Life	1
Life Only	14
Life and Accident & Sickness	87
Miscellaneous	32
Fraternal & Mutual Benefit Societies	<u>15</u>
Total	<u>291</u>

In addition, in 1989, 12 Federally-registered companies held a Discontinuing Licence. This is a limited licence issued to an insurer that has discontinued undertaking or renewing insurance contracts in Manitoba, but continues to be liable under existing contracts.

NEW FEDERALLY-REGISTERED COMPANIES ADMITTED BY LICENCE IN 1989 TO WRITE THE BUSINESS NOTED:

<u>Name</u>	<u>Class(es) of Insurance Licensed For</u>
Canadian Group Underwriters Insurance Company	Property, Miscellaneous and Automobile
Chequers Insurance Company	Property, Hail, Miscellaneous and Automobile
Life Investors Insurance Company of America	Life and Accident and Sickness
Longgroup Insurance Company	Property, Hail, Miscellaneous and Automobile

FEDERALLY-REGISTERED COMPANIES WHICH CEASED DOING BUSINESS DURING 1989:

Aegon Insurance Company (U.K.) Limited	American Health and Life Insurance Company
English & American Insurance Company Limited	Underwriters National Assurance Company
United of Omaha Life Insurance Company	

PROVINCIALY-REGISTERED COMPANIES WHICH CEASED DOING BUSINESS DURING 1989:

Canadian Great Lakes Casualty and Surety Company Ltd.	United Jewish People's Order Mutual Benefit Society
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FEDERALLY-REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 1989:

<u>From</u>	<u>To</u>
Albion Insurance Company of Canada	Metropolitan General Insurance Company
Buffalo Insurance Company	Underwriters Insurance Company
Excelsior Life Insurance Company	Aetna Life Insurance Company of Canada
Gibraltar General Insurance Company	AXA Home Insurance Company
Hospital Insurance Reciprocal of Ontario	Healthcare Insurance Reciprocal of Canada
Laurentian Mutual Insurance	Laurentian Life Insurance Company Inc.
Mony Life Insurance Company of Canada	NN Life Insurance Company of Canada
Symons General Insurance Company	Palco International Insurance Company
Travelers Indemnity Company of Canada	Zurich Indemnity Company of Canada
Travelers Life Insurance Company of Canada	Zurich Life & Health Insurance Company of Canada

FEDERALLY-REGISTERED COMPANIES WHICH AMALGAMATED DURING 1989:

Canada Accident and Fire Assurance Company, Commercial Union Assurance Company of Canada, and Stanstead & Sherbrooke Insurance Company Surviving company being:	Commercial Union Assurance Company of Canada
Canadian General Life Insurance Company, and Westbury Life Insurance Company Surviving company being:	Westbury Canadian Life Insurance Company
Halifax Life Insurance Company, and NN Life Insurance Company of Canada Surviving company being:	NN Life Insurance Company of Canada

DEPOSITS OF COMPANIES LICENSED IN MANITOBA, AS AT DECEMBER 31, 1989:

<u>Name</u>	<u>Amount</u>
Cooperants, Mutual Life Insurance Society, Montreal, PQ	\$ 250,000.**
Dome Insurance Corporation Ltd., Winnipeg, MB	67,125.
Hutterian Brethren Mutual Insurance Corporation, Winnipeg, MB	50,000.
Industrial-Alliance Life Insurance Company, Sillery, PQ	1,150,000.**

Laurentian General Insurance Company Inc., Montreal, PQ	500,000.**
Laurentian Life Insurance Company Inc., Quebec, PQ	1,000,000.**
Manitoba Mennonite Mutual Insurance Company, Steinbach, MB	70,000.
Mutual of Ottawa - Church Insurance, Ottawa, ON	50,000.**
Red River Valley Mutual Insurance Company, Altona, MB	<u>265,000.</u>

Total \$3,402,125.

**As the Province of Quebec does not enter into Reciprocal Deposit Agreements, these companies have placed a deposit with the Minister of Finance for Manitoba.

ADJUSTERS LICENCES

During the past licence year, there were 117 Insurance Adjusters' Licences issued, classified as follows:

Adjusters	85
Assistant Adjusters	7
Hall Adjusters	<u>25</u>
Total	<u>117</u>

AGENT LICENCES

During the past licence year, there were 4,656 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life)	1,387
Life	2,046
Accident and Baggage	126
Accident and Sickness	676
Automobile	25
Hail	391
Others	<u>5</u>
Total	<u>4,656</u>

INDIVIDUAL LOSS RATIOS FOR OTHER-THAN-LIFE CLASSES OF INSURANCE: (Direct Premiums Written to Losses Incurred - Including Adjustment Expenses)

	<u>1986</u>	<u>1987</u>	<u>1988</u>	<u>1989</u>
Accident and Sickness	97.30%	78.43%	106.32%	74.84%
Aircraft	54.39	103.29	46.58	114.92
Automobile	119.80	117.94	85.57	94.54
Boiler and Machinery	50.75	22.73	9.71	71.41
Fidelity and Surety	59.24	41.61	2.78	35.33
Hail	77.02	41.31	35.70	151.16
Liability	54.88	72.82	66.23	33.52
Marine	35.56	44.58	46.70	71.46
Property	64.70	61.88	59.85	62.93

LEGISLATION ADMINISTERED

The Insurance Act;
The Insurance Corporations Tax Act;
The collection of the tax stipulated in the Property Insurance Assessment Regulation, a regulation under The Fires Prevention Act; and
The Marine Insurance Act.

MANDATE

The mandate of the Insurance Branch is to protect the consumer while facilitating the transaction of the business of insurance in Manitoba. To accomplish this, the following functions are performed:

Answering inquiries of a general nature about insurance;
Licensing of insurance companies for the transaction of the business of insurance;
Monitoring the solvency of insurance companies incorporated in Manitoba;
Setting licensing requirements of agents, brokers and adjusters;
Determining the deposits of insurance companies incorporated in Manitoba;
Mediating disputes between consumers, agents, adjusters and insurance companies;
Preparing the Annual Report required by The Insurance Act;
Collecting the premium tax under The Insurance Corporations Tax Act; and
Collecting the tax stipulated in the Property Insurance Assessment Regulation, a regulation under The Fires Prevention Act.

STAFF

As of March 31, 1989, the Office of the Superintendent of Insurance had a staff of nine persons.

CANADIAN COUNCIL OF INSURANCE REGULATORS

The Seventy-Second Annual Conference of the Canadian Council of Insurance Regulators was held September 11 & 12, 1989, in Saint John, New Brunswick. Approximately 350 members of the insurance fraternity and their legal representatives attended.

The following Officers were elected for the year 1989/90:

President	Sherallyn Miller, Deputy Superintendent of Insurance, British Columbia
Vice-President	Paul Tapper, Superintendent of Insurance, Newfoundland
Secretary-Treasurer . . .	Earl McGill, Superintendent of Insurance, Manitoba

Following the election of Officers, the Superintendents accepted the invitation of the Superintendent of Insurance, British Columbia, to hold the 1990 Conference in Vancouver, and also of the Superintendent of Insurance, Newfoundland, to hold the 1991 Conference in St. John's.

INDUSTRY LIAISONS

The Office of the Superintendent of Insurance has received excellent co-operation during the past year from the officers and staffs of the insurance companies operating in the Province, the officials of the Insurers' Advisory Organization, The Manitoba Public Insurance Corporation, the Canadian Life and Health Insurance Association Inc., the Life Underwriters Association of Canada, the Canadian Federation of Insurance Agents and Brokers Association, the Insurance Institute of Canada, the Insurance Bureau of Canada, The Winnipeg Life Underwriters Association, the Insurance Brokers' Association of Manitoba Inc., The Winnipeg Life Managers' Association and the Insurance Adjusters.

Respectfully submitted,

Earl McGill, F.I.I.C.
Superintendent of Insurance

FEDERALLY LICENSED COMPANIES BASED IN MANITOBA

C.F.G. FEDERATED INSURANCE COMPANY OF CANADA
Raymond E. Novog
Chief Agent in Canada
Box 5800, Winnipeg, MB R3C 3C9
Telephone: 786-6431

B. FEDERATED LIFE INSURANCE COMPANY OF CANADA
Raymond E. Novog
Chief Agent in Canada
Box 5800, Winnipeg, MB R3C 3C9
Telephone: 786-6431

C.F. GRAIN INSURANCE AND GUARANTEE COMPANY
Arnold C. Affleck
Chief Agent in Canada
906 - 167 Lombard Ave., Winnipeg, MB R3B 0V9
Telephone: 943-0721

B. GREAT-WEST LIFE ASSURANCE COMPANY
Duncan C. Lennox
Chief Agent in Canada
100 Osborne St. N., Winnipeg, MB R3C 3A5
Telephone: 946-1190

B. JOHN ALDEN LIFE INSURANCE COMPANY
J.W. Abbott
Chief Agent in Canada
Box 2266, Winnipeg, MB R3C 4A6
Telephone: 944-0114

Frat. NORTH WEST COMMERCIAL TRAVELLERS'
ASSOCIATION OF CANADA
Terry D. Carruthers
Chief Agent in Canada
291 Garry St., Winnipeg, MB R3C 1J2
Telephone: 957-1442

C. POOL INSURANCE COMPANY
Luther M. Heber
Chief Agent in Canada
1007 - 220 Portage Ave., Winnipeg, MB R3C 0A5
Telephone: 947-1171

D.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY
H.G. Owens
Chief Agent in Canada
Box 340, Portage la Prairie, MB R1N 3B8
Telephone: 475-2290

Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA
Serge Radchuk
Chief Agent in Canada
1015 - 330 Portage Ave., Winnipeg, MB R3C 0C4
Telephone: 586-4482

Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION
OF SAINT NICHOLAS OF CANADA
Most Rev. Myron Daciuk
Chief Agent in Canada
804 Selkirk Ave., Winnipeg, MB R2W 2N6
Telephone: 582-4882

C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY
Ivan M. Montgomery
Chief Agent in Canada
191 Broadway, Winnipeg, MB R3C 3P1
Telephone: 985-3811

B. WAWANESA MUTUAL LIFE INSURANCE
COMPANY
Ivan M. Montgomery
Chief Agent in Canada
191 Broadway, Winnipeg, MB R3C 3P1
Telephone: 985-3811

Frat. WORKERS BENEVOLENT ASSOCIATION
OF CANADA
Zenovy H. Nykolyslyn
595 Pritchard Ave., Winnipeg, MB R2W 2K4
Telephone: 589-4357

PROVINCIALY LICENSED COMPANIES BASED IN MANITOBA

- D.F.G. DOME INSURANCE CORP. LTD.
 Richard R. Bracken
 Chief Agent in Canada
 800 - 240 Graham Ave., Winnipeg, MB R3C 0J7
 Telephone: 942-8441
- Mut.Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION
 David M. Miller
 Chief Agent in Canada
 c/o H.B. Farm Agencies Ltd.
 208 - 62 Hargrave St., Winnipeg, MB R3C 1N1
 Telephone: 786-2489
- Mut.Fire MANITOBA MENNONITE MUTUAL INSURANCE COMPANY
 John K. Friesen
 Chief Agent in Canada
 Box 3550, Steinbach, MB R0A 2A0
 Telephone: 326-6468
- Frat. MANITOBA MOTOR CLUB INSURANCE COMPANY INC.
 Michael J. Colledge
 Chief Agent in Canada
 Box 1400, Winnipeg, MB R3C 2Z3
 Telephone: 786-5411
- Mut.Fire RED RIVER VALLEY MUTUAL INSURANCE COMPANY
 Harvey G. Heinrichs
 Chief Agent in Canada
 Box 940, Altona, MB R0G 0B0
 Telephone: 284-0684

DOMESTIC INSURANCE CORP. LTD.
Head Office: Winnipeg, Man.
Incorporated in Manitoba: December 28, 1948
Commenced Business: January 1, 1949

Officers:
Chairman of the Board D.D. Everett
President R.R. Bracken
Secretary N. Ashley-Everett

Directors:
D.D. Everett Winnipeg, MB W.M. Everett Vancouver, BC
A.W. Everett Vancouver BC R.R. Bracken Winnipeg, MB
N. Ashley-Everett Toronto, ON

Authorized to transact: Fire, Automobile, Liability, Guarantee, Boiler and Machinery, Plate Glass and Theft Insurance

Authorized Capital	\$300,000
Amount Subscribed and Paid	\$100,000
Amount Deposited with the Government of Manitoba	\$ 67,125

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1989

Assets		\$'000
Book Value of Bonds, Debentures and Stocks		807
Cash on Hand and in Banks		23
Interest Due or Accrued and Unpaid		0
Other Assets		4
Total Assets		834
Liabilities		
Total provision for Unpaid Claims and Adjustment Expenses		0
Unearned Premiums		3
Expenses Due and Accrued		0
Taxes Due and Accrued		0
Other Liabilities		5
Balances Due Agents and Return Premiums		0
Total Liabilities (excluding Capital Stock)		8
General Reserve (Surplus)	726	
Capital Stock Paid Up	100	
Total Liabilities		834
Underwriting Account		
Net Premiums Earned		22
Net Claims Incurred and Adjustment Expenses	3	
Commissions	7	
Salaries, Fees, Taxes and Other Expenses	13	
Total Operating Expenses		23
Underwriting Gain (Loss)		(1)
Other Revenue: Interest, etc.	73	
Other Expenses: Taxes etc.	2	
Net Income for the Year		70

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

HUTTERIAN BROTHERS MUTUAL INSURANCE CORPORATION
Head Office: Winnipeg, Man.
Commenced Business: February 24, 1981
Incorporated in Manitoba December 31, 1980

Officers:

President	J. Kleinsasser
General Manager	D.M. Miller

Directors:

John Hoffer	Poplar Point, MB	J. Kleinsasser	Ste. Agathe
D. Waldner	Lac du Bonnet, MB	D. Waldner	Mitchell, South D
M. Waldner	Elie, MB	Jake Hoffer	Poplar Point, MB
M. Mommsen	Rifton, NY	George Waldner	Doland, South D

Amount Deposited with the Government of Manitoba	\$50,000
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STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1989

Assets		\$'000
Book Value of Bonds, Stocks, and Mortgage Loans, etc.		3,125
Cash on Hand and in Banks		440
Amounts due from other insurance companies		35
Investment Income due and accrued		73
Amounts due from agents or brokers		422
Deferred policy acquisition expenses		44
Other Assets		295
Total Assets		4,434
Less Assets Not Admitted		380
Total Admitted Assets		4,054
Liabilities		
Unpaid Claims and Adjustment Expenses		102
Taxes due and accrued		60
Reserve for Unearned Premiums		1,103
Amounts owing on Reinsurance		713
Other Liabilities		498
Surplus including statutory reserve		1,578
Total Liabilities		4,054
Underwriting Account		
Net Premiums Earned		1,753
Net Claims Incurred (including Adjustment Costs)	368	
Commissions	173	
Dividends or Rating Refunds	489	
General Expenses, Taxes, etc.	489	
Total		1,519
Underwriting Income		234
Investment Income	285	
Other Income or Expenses	24	
Net Income for the Year		543
Returns for Manitoba		
Premiums written (Direct)		1,499
Losses Paid		220
Loss Ratio		14.67%

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

MANITOBA MENNONITE MUTUAL INSURANCE COMPANY

Head Office: Steinbach, Manitoba

Incorporated in Manitoba: September 26, 1940

Commenced Business: January 1, 1941

Officers:

President	John K. Friesen, Niverville, MB
Vice-President	B.N. Wall, Winkler, MB
Manager, Secretary-Treasurer	A. Sawatzky, Steinbach, MB

Directors:

John K. Friesen	Niverville, MB	Frank Thiessen	Winkler, MB
H. Harms	Snowflake, MB	Henry Rempel	Tourond, MB
G.J. Kehler	Ste. Anne, MB	B.N. Wall	Winkler, MB

Amount Deposited with the Government of Manitoba	\$70,000
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STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1989

Assets	\$'000
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Book Value of Bonds, Stock, and Mortgage Loans, etc.	2,609
Cash on Hand and in Banks	1,743
Amounts due from agents and brokers	462
Amounts due from other insurance companies	19
Investment Income due and accrued	94
Fixed Assets (Office premises etc.)	446
Other Assets	547
Total Assets	5,920
Less Assets Not Admitted	321
Total Admitted Assets	5,599

Liabilities

Unpaid Claims and Adjustment Expenses	455
Taxes due and accrued	86
Reserve for Unearned Premiums	929
Amounts owing on Reinsurance	244
Other Liabilities	418
Surplus including statutory reserve	3,467
Total Liabilities	5,599

Underwriting Account

Net Premiums Earned	1,562
Net Claims Incurred (including Adjustment Costs)	1,051
Net Commissions Incurred	202
General Expenses, Taxes, etc.	591
Total	1,844
Underwriting Income	(282)
Investment Income	415
Other Income or Expenses	0
Net Income for the Year	121

Returns for Manitoba

Premiums written (Direct)	3,679
Losses Paid	2,520
Loss Ratio	68.5%

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

MANITOBA MOTOR CLUB INSURANCE COMPANY INC.
Head Office: Winnipeg, Man.
Incorporated in Manitoba: May 31, 1965
Commenced Business: March 31, 1966

Officers:

President	Michael J. Colledge
Chairman	Ray A. Cadieux
1st Vice-Chairman	Murray H. Gottshlich
2nd Vice-Chairman	Ken A. Ploen

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1989

Assets		\$'000
Bonds (Book Value)		0
Guaranteed Investment Certificates		159,190
Cash on Hand and in Banks		15,776
All Other Assets		30,971
Total Assets		205,937
Deduct Assets Not Admitted		1,558
Total Admitted Assets		207,495
Liabilities		
Claims Due and Unpaid		42,000
Advance Payments - Premiums		59,472
Contingency Reserve		67,541
Other Liabilities		5,663
Surplus		32,819
Total Liabilities		207,495
Receipts		
Premiums	110,052	
Interest	15,602	
All Other Income	0	
Total Income		125,652
Expenditures		
Claims	55,500	
Administration Expenses	37,857	
Taxes, Licence Fees	8,397	
Other Expenses	0	
Total Disbursements		101,754
Excess of Income over Expenditure		29,900

EXHIBIT OF CERTIFICATES IN MANITOBA

Classification:	No.	Less Ceased by:	No.
1. At end of 1988	112,874	5. Death	416
2. New Effectuated	17,653	6. Lapse	12,901
3. All other Additions	0	7. Other	555
4. Total	130,527	8. Total Ceased	13,872
		9. At end of 1989	102,783

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

RED RIVER VALLEY MUTUAL INSURANCE COMPANY
Head Office: Altona, Man.
Commenced Business: March 1941

Officers:	
President	Peter J. Reimer
Vice-President	John B. Wien
Manager	Harvey G. Heinrichs

Amount Deposited with the Government of Manitoba	\$265,000
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STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1969

Assets		\$'000
Book Value of Bonds, Stocks, and Mortgage Loans, etc.	8,192	
Cash on Hand and in Banks	449	
Agents' Balances	1,449	
Interest Accrued	154	
Fixed Assets (Office Premises, etc.)	805	
Miscellaneous	1,675	
Total Assets	12,724	
Less Assets Not Admitted	157	
Total Admitted Assets	12,567	
Liabilities		
Claims unpaid and Adjustment Expenses	1,613	
Net Premiums Unearned	5,051	
Commissions Due Agents and Return Premiums	2	
Expenses Due and Accrued, Taxes, etc.	595	
Amounts due other Insurance Companies	200	
Total Liabilities	7,461	
Surplus (Indicated Statutory Reserve)	5,106	
Total Liabilities, Surplus and Reserve	12,567	
Underwriting Account		
Net Premiums Earned	8,101	
Claims Incurred and Adjustment Expenses	4,966	
Commissions	1,823	
Taxes	413	
All Other Expenses	907	
Total Operating Expenses	8,109	
Underwriting Profit	(8)	
Other Revenue (Investment gain) etc.	798	
Other Expenses	195	
Net Income for the Year	595	
Returns for Manitoba		
Direct Premiums Written	11,077	
Losses Incurred	6,489	
Loss Ratio	58.58%	

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

**INSURANCE COMPANIES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES LICENSED TO
TRANSACTION BUSINESS UNDER THE INSURANCE ACT IN MANITOBA TO DECEMBER 31, 1990**

The letter(s) preceding each insurer designate the class(es) of insurance wherein each is authorized to transact business.
(The types within the classes are designated on each licence.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

LIC CODE

- A. LIFE insurance only.
- B. LIFE, PERSONAL ACCIDENT AND SICKNESS insurance only.
- C. PROPERTY insurance, being insurance with the meaning of fire, inland transportation, livestock, plate glass, sprinkler leakage, theft and weather insurance.
- D. FIRE insurance, including lightning and explosion insurance and insurance respecting use and occupancy, rents, profits and charges and, in addition thereto any one or more of the following classes of insurance if and when written in a policy of fire insurance on the same property; namely: falling aircraft, earthquake, windstorm, tornado, hail, sprinkler leakage, riot, malicious damage, weather, water damage, smoke damage, civil commotion and impact by vehicles.
- E. HAIL insurance.
- F. Accident, sickness, workmen's compensation, employers' liability, public liability, property damage, aircraft, guarantee including fidelity and surety, boiler and machinery, plate glass, theft, livestock, title, credit, mortgage, legal expense, liability, marine, inland transportation, earthquake, explosion, forgery, limited hail, sprinkler leakage, windstorm, weather and real property.
(Note: 'Miscellaneous' Class F - an insurer may be authorized to write any one, or more, of the lines indicated. For specific lines authorized in this Class F, verify with Company Licence Records.)
- G. Automobile insurance of any kind.
- Mut. Ben. - Mutual Benefit Societies
- Mut. Fire - Mutual Fire
- DISC. - Discontinuing Licence
- FRAT. - Fraternal Societies
- RECIP. - Reciprocal Exchange

FEDERALLY LICENSED COMPANIES

LIC CODE COMPANY NAME and CANADIAN HEAD OFFICE ADDRESS

- B. ABBEY LIFE INSURANCE COMPANY OF CANADA, 3027 Harvester Road, Burlington, ON L7N 3G9
- Frat. ACTRA FRATERNAL BENEFIT SOCIETY, 400 - 2239 Yonge St., Toronto, ON M4S 2B5
- C.E.F.G. AETNA CASUALTY AND SURETY COMPANY, 145 King St. W., Toronto, ON M5H 3T7
- B. AETNA LIFE INSURANCE COMPANY, 145 King St. W., Toronto, ON M5H 3T7
- B. AETNA LIFE INSURANCE COMPANY OF CANADA, 145 King St. W., Toronto, ON M5H 3T7
- C.F. AFFILIATED F M INSURANCE COMPANY, 202 - 155 Gordon Baker Road, Willowdale, ON M2H 3N7
- B. ALEXANDER HAMILTON LIFE INSURANCE COMPANY OF AMERICA, 85 Bloor St. E., Toronto, ON M4W 1B4
- C.F. ALLENDALE MUTUAL INSURANCE COMPANY, 202 - 155 Gordon Baker Road, Willowdale, ON M2H 3N7
- C.E.F.G. ALLSTATE INSURANCE COMPANY, 10 Allstate Parkway, Markham, ON L3R 5P8
- C.F.G. ALLSTATE INSURANCE COMPANY OF CANADA, 10 Allstate Parkway, Markham, ON L3R 5P8
- B. ALLSTATE LIFE INSURANCE COMPANY, 10 Allstate Parkway, Markham, ON L3R 5P8
- B. ALLSTATE LIFE INSURANCE COMPANY OF CANADA, 10 Allstate Parkway, Markham, ON L3R 5P8
- C.F.G. ALPINA INSURANCE COMPANY LIMITED, 400 University Ave., Toronto, ON M5G 1S7
- F. ALTA SURETY COMPANY, 1520 - 800 Rene Levesque Blvd. W., Montreal, PQ H3B 1X9
- C.F. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 501 - 40 Sheppard Ave. W., Willowdale, ON M2N 6K9
- B. AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA, 501 - 40 Sheppard Ave. W., Willowdale, ON M2N 6K9
- F. AMERICAN CREDIT INDEMNITY COMPANY, 302 - 405 Sherbrooke E., Montreal, PQ H2L 1J9
- C.E.F.G. AMERICAN HOME ASSURANCE COMPANY, 14th Fl., 145 Wellington St. W., Toronto, ON M5J 1H8
- B. AMERICAN INCOME LIFE INSURANCE COMPANY, c/o Peat Marwick Thorne, 1200 - One Toronto St., Toronto, ON M5C 2V5
- B. AMERICAN LIFE INSURANCE COMPANY, 14TH Fl., 145 Wellington St. W., Toronto, ON M5J 1H8
- D.E.F. AMERICAN NATIONAL FIRE INSURANCE COMPANY, 109A - 2103 Airport Dr., Saskatoon, SK S7L 6W2
- C.F.G. AMERICAN ROAD INSURANCE COMPANY, The Canadian Road, Oakville, ON L6J 5C7
- B. AMEX LIFE ASSURANCE COMPANY, c/o Adjusters Corporation of America, Inc., 403-60 Bloor St. W., Toronto, ON M4W 3L8
- F. ARGONAUT INSURANCE COMPANY, c/o Ward-Carney Management Inc., 2706 - 311 6th Ave. N., Saskatoon, SK S7K 7A9
- C.E.F. ARKWRIGHT MUTUAL INSURANCE COMPANY, 704 - 1881 Yonge St., Toronto, ON M4S 1Y6
- Frat. ASSOCIATED CANADIAN TRAVELLERS, 116 - 16th Ave. N.E., Calgary, AB T2E 1J5
- F. AVEMCO INSURANCE COMPANY, c/o Canadian Insurance Consultants, Inc., 800-133 Richmond St. W., Toronto, ON M5H 2L3
- F. AVIATION & GENERAL INSURANCE COMPANY LIMITED, c/o Prudential Assurance Company Limited,
406 - 141 Adelaide St. W., Toronto, ON M5H 3L9

C.E.F.G. BALBOA INSURANCE COMPANY, Box 5071, Terminal 'A', London, ON N6A 4M5
 B. BALBOA LIFE INSURANCE COMPANY, Box 5071, Terminal 'A', London, ON N6A 4M5
 B. BANKERS LIFE AND CASUALTY COMPANY, 1100 - 195 The West Mall, Etobicoke, ON M9C 5K1
 B. BLUE CROSS LIFE INSURANCE COMPANY OF CANADA, Box 220, Moncton, NB E1C 8L3
 C.F. BOILER INSPECTION AND INSURANCE COMPANY OF CANADA, 8 King St. E., Toronto, ON M5C 1B5
 F. BRITISH AVIATION INSURANCE COMPANY LIMITED, 400 - 161 Eglinton Ave. E., Toronto, ON M4P 1J5
 C.F.G. CALVERT INSURANCE COMPANY, 201 - 18 King St. E., Toronto, ON M5C 2R6
 B. CANADA LIFE ASSURANCE COMPANY, 330 University Ave., Toronto, ON M5G 1R8
 C.F.G. CANADA LIFE CASUALTY INSURANCE COMPANY, 330 University Ave. Toronto, ON M5G 1R8
 Frat. CANADIAN FORESTERS LIFE INSURANCE SOCIETY, Box 850, Brantford, ON N3T 5S3
 C.E.F.G. CANADIAN GENERAL INSURANCE COMPANY, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
 C.F.G. CANADIAN GROUP UNDERWRITERS INSURANCE COMPANY, 7th Fl., 181 University Ave., Toronto, ON M5H 3M7
 C.F.G. CANADIAN HOME ASSURANCE COMPANY, 1630-555 Rene Levesque Blvd. W., Montreal, PQ H2Z 1B1
 C.F.G. CANADIAN SURETY COMPANY, 2180 Yonge St., Toronto, ON M4S 2C2
 A. CAPITOL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5
 D.F. CENTENNIAL INSURANCE COMPANY, c/o Focus Group Inc., 309 - 75 Front St. E., Toronto, ON M5E IV9
 C.F.G. CHATEAU INSURANCE COMPANY, 600 - 2300 Yonge St., Toronto, ON M4P 2X3
 C.E.F.G. CHEQUERS INSURANCE COMPANY, 300 - 133 Richmond St. W., Toronto, ON M5H 2L3
 F. CHICAGO TITLE INSURANCE COMPANY, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5
 C.F.G. CHRYSLER INSURANCE COMPANY, 202 - 2233 Argentia Road, Mississauga, ON L5N 2X7
 B. CHRYSLER LIFE INSURANCE COMPANY OF CANADA, 202 - 2233 Argentia Road, Mississauga, ON L5N 2X7
 C.F.G. CHUBB INSURANCE COMPANY OF CANADA, 2400 - 161 Bay St., Toronto, ON M5J 2S1
 C.E.F.G. CIGNA INSURANCE COMPANY OF CANADA, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2
 B. CIGNA LIFE INSURANCE COMPANY OF CANADA, 1200 - 20 Adelaide St. E., Toronto, ON M5C 2T6
 C.F.G. CITADEL GENERAL ASSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
 B. CITADEL LIFE ASSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
 A. COLLEGE RETIREMENT EQUITIES FUND, c/o Genest Murray DesBrisay Lamek, 200 - 4 King St. W., Toronto, ON M5H 1B6
 B. COLONIA LIFE INSURANCE COMPANY, 2 St. Clair Ave. E., Toronto, ON M4T 2V6
 B. COMBINED INSURANCE COMPANY OF AMERICA, Box 4081, Station 'A', Toronto, ON M5W 1M7
 C.E.F.G. COMMERCE GROUP INSURANCE COMPANY, 2450 Girouard St. W., St. Hyacinthe, PQ J2S 3B3
 C.E.F.G. COMMERCIAL UNION ASSURANCE COMPANY OF CANADA, Box 441, Toronto-Dominion Centre, Toronto, ON M5K 1L9
 C.F. COMMERCIAL UNION ASSURANCE COMPANY PLC, Box 441, Toronto-Dominion Centre, Toronto, ON M5K 1L9
 B. COMMERCIAL UNION LIFE ASSURANCE COMPANY OF CANADA, Box 370, Station 'A', Scarborough, ON M1K 5C3
 C.F.G. COMMONWEALTH INSURANCE COMPANY, 715 - Two Bentall Centre, Vancouver, BC V6B 4A6
 B. CONFEDERATION LIFE INSURANCE COMPANY, 321 Bloor St. E., Toronto, ON M4W 1H1
 B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 1200 - 20 Adelaide St. E., Toronto, ON M5C 2T6
 F. CONSTELLATION ASSURANCE COMPANY, 26 Wellington St. E., Toronto, ON M5E 1J6
 C.F.G. CONSTITUTION INSURANCE COMPANY OF CANADA, 400 - 500 University Ave., Toronto, ON M5G 1V9
 B. CONTINENTAL ASSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
 C.E.F.G. CONTINENTAL CASUALTY COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
 C.E.F.G. CONTINENTAL INSURANCE COMPANY, c/o Phoenix Continental Management Ltd.
 439 University Ave., Box 219A, Toronto, ON M5W 1B6
 C.E.F.G. CONTINENTAL INSURANCE COMPANY OF CANADA, c/o Phoenix Continental Management Ltd.
 439 University Ave., Box 219A, Toronto, ON M5W 1B6
 C.E.F.G. CO-OPERATORS GENERAL INSURANCE COMPANY, Priory Square, Guelph, ON N1H 6P8
 B. CO-OPERATORS LIFE INSURANCE COMPANY, Priory Square, Guelph, ON N1H 6P8
 C.F.G. CORNHILL INSURANCE COMPANY OF CANADA, 100 - 425 Bloor St. E., Toronto, ON M4W 3R5
 C.F.G. COSECO INSURANCE COMPANY, 400 - 6790 Century Ave., Mississauga, ON L5W 2V6
 B. CREDIT LIFE INSURANCE COMPANY, c/o Canadian Insurance Consultants Inc.
 600 - 133 Richmond St. W., Toronto, ON M5H 2L3
 B. CROWN LIFE INSURANCE COMPANY, 120 Bloor St. E., Toronto, ON M4W 1B8
 C.F.G. CUMIS GENERAL INSURANCE COMPANY, Box 5065, Burlington, ON L7R 4C2
 B. CUMIS LIFE INSURANCE COMPANY, Box 5065, Burlington, ON L7R 4C2
 B. DESJARDINS MUTUAL LIFE ASSURANCE COMPANY, 200 Avenue des Commandeurs, Levis, PQ G6V 6P2
 C.E.F.G. DOMINION INSURANCE CORPORATION, c/o Phoenix Continental Management Ltd.
 439 University Ave., Box 219A, Toronto, ON M5W 1B6
 C.E.F.G. DOMINION OF CANADA GENERAL INSURANCE COMPANY, 165 University Ave., Toronto, ON M5H 3B9
 C.F.G. EAGLE STAR INSURANCE COMPANY LIMITED, c/o Focus Group Inc., 309 - 75 Front St. E., Toronto, ON M5E 1V9
 C.F.G. ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY, 502 - 2300 Yonge St., Box 2401, Toronto, ON M4P 1E4
 C.F.G. ECONOMICAL MUTUAL INSURANCE COMPANY, 111 Westmount Rd. S., Box 2000, Waterloo, ON N2J 4S4
 C.F.G. ELITE INSURANCE COMPANY, 500 - 840 Howe St., Vancouver, BC V6Z 2M7
 B. EMPIRE LIFE INSURANCE COMPANY, 243 - 259 King St. E., Kingston, ON K7L 3A8
 C.F.G. EMPLOYERS INSURANCE OF WAUSAU A MUTUAL COMPANY, c/o D.M. Williams & Associates Ltd.,
 201 - 3650 Victoria Park Ave., North York, ON M2H 3P7

- A. EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, 2310 - 1155 Rene Levesque Blvd. W.,
Montreal, PQ H3B 2K2
- B. EQUITABLE LIFE INSURANCE COMPANY OF CANADA, One Westmount Road N., Waterloo, ON N2J 4C7
- C.F.G. FEDERAL INSURANCE COMPANY, 2400 - 161 Bay St., Toronto, ON M5J 2S1
- C.F.G. FEDERATED INSURANCE COMPANY OF CANADA, Box 5800, Winnipeg, MB R3C 3C9
- B. FEDERATED LIFE INSURANCE COMPANY OF CANADA, Box 5800, Winnipeg, MB R3C 3C9
- C.F. FEDERATION INSURANCE COMPANY OF CANADA, 2000 - 1080 Beaver Hall Hill, Montreal, PQ H2Z 1S8
- B. FINANCIAL LIFE ASSURANCE COMPANY OF CANADA, Box 335, Etobicoke, ON M9C 4V3
- C.F.G. FIREMAN'S FUND INSURANCE COMPANY, 1201 - 390 Bay St., Toronto, ON M5H 2Y2
- F. FIRST NORTH AMERICAN INSURANCE COMPANY, 5850 Yonge St., North York, ON M2M 4G4
- B. FORD LIFE INSURANCE COMPANY, The Canadian Road, Oakville, ON L6J 5C7
- D.F.G. FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5
- C.F. FORESTERS INDEMNITY COMPANY, 789 Don Mills Road, Don Mills, ON M3C 1T9
- B. FRANKLIN LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St.W., Toronto, ON M5H 1B5
- C.E.F.G. GAN CANADA INSURANCE COMPANY, 505 York Blvd., Hamilton, ON L8N 3S3
- C.E.F.G. GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA, 2600-2 First Canadian Pl., Box 410, Toronto, ON M5X 1J1
- B. GENERAL AMERICAN LIFE INSURANCE COMPANY, c/o Blaney, McMurtry Aaron & Watson
1400 - 20 Queen St. W., Toronto, ON M5H 2V3
- C.F. GENERAL INSURANCE COMPANY OF AMERICA, Box 3000, Station 'A', Mississauga, ON L5A 3P6
- B. GLACIER NATIONAL LIFE ASSURANCE COMPANY, 980 - 505 Burrard St., Vancouver, BC V7X 1S3
- B. GLOBE LIFE INSURANCE COMPANY, 601 - 980 Yonge St., Toronto, ON M4W 2J9
- C.F. GRAIN INSURANCE AND GUARANTEE COMPANY, 906 - 167 Lombard Ave., Winnipeg, MB R3B 0V9
- Frat. GRAND ORANGE LODGE OF BRITISH AMERICA, 94 Sheppard Ave. W., Willowdale, ON M2N 1M5
- C.E.F.G. GREAT AMERICAN INSURANCE COMPANY, 108A - 2103 Airport Dr., Saskatoon, SK S7L 6W2
- B. GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 3A5
- F. GUARANTEE COMPANY OF NORTH AMERICA, 1560 Place du Canada, Montreal, PQ H3B 2R4
- C.F.G. GUARDIAN INSURANCE COMPANY OF CANADA, Box 4096, Station 'A', Toronto, ON M5W 1N1
- C.E.F.G. HALIFAX INSURANCE COMPANY, 75 Eglinton Ave. E., Toronto, ON M4P 3A4
- C.F. HANOVER INSURANCE COMPANY, c/o O'Neil & Company (Underwriters) Limited
404 - 40 St. Clair Ave. W., Toronto, ON M4V 1M2
- C.E.F.G. HARTFORD FIRE INSURANCE COMPANY, 20 York Mills Road, Willowdale, ON M2P 2C2
- C.E.F.G. HARTFORD INSURANCE COMPANY OF CANADA, 20 York Mills Road, Willowdale, ON M2P 2C2
- C.F.G. HERALD INSURANCE COMPANY, c/o Crum & Forster of Canada, 1900 - 121 King St.W., Toronto, ON M5H 3T9
- B. IMPERIAL LIFE ASSURANCE COMPANY OF CANADA, 95 St. Clair Ave. W., Toronto, ON M4V 1N7
- Frat. INDEPENDENT ORDER OF FORESTERS, 789 Don Mills Road, Don Mills, ON M3C 1T5
- C.E.F.G. INSURANCE COMPANY OF NORTH AMERICA, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2
- C.F.G. JEVCO INSURANCE COMPANY, c/o Jevco Insurance Management Inc., 1150 - 2021 Union St., Montreal, PQ H3A 2S9
- B. JOHN ALDEN LIFE INSURANCE COMPANY, Box 2266, Winnipeg, MB R3C 4A6
- C.F.G. JOHN DEERE INSURANCE COMPANY OF CANADA, Box 1000, Grimsby, ON L3M 4H5
- B. JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5
- C.F.G. KANSA GENERAL INTERNATIONAL INSURANCE COMPANY LIMITED, 300 - 3773 Cote Vertu, St. Laurent, PQ H4R 2M3
- Frat. KNIGHTS OF COLUMBUS, 2430 Munroe Ave., Saskatoon, SK S7J 1S7
- C.F.G. LAURENTIAN CASUALTY COMPANY OF CANADA, 3080 Yonge St., Toronto, ON M4N 3P1
- B. LAURENTIAN LIFE INSURANCE COMPANY OF CANADA, 500 Grande-Allee E., Quebec, PQ G1R 5M4
- C.E.F.G. LAURENTIAN PACIFIC INSURANCE COMPANY, 15th Fl., 1140 West Pender St., Box 21, Vancouver, BC V6E 4G1
- C.F.G. LAURENTIAN SHIELD INSURANCE COMPANY, 25th Fl., 1100 Rene Levesque Blvd. W., Montreal, PQ H3B 4P4
- B. LAURIER LIFE INSURANCE COMPANY, 9th Fl., 304 The East Mall, Etobicoke, ON M9B 6E2
- F. LAWYERS TITLE INSURANCE CORPORATION, c/o Ontario Title Insurance Agency Limited
17th Fl., 65 Queen St. W., Toronto, ON M5H 2M5
- C.F.G. LIBERTY MUTUAL FIRE INSURANCE COMPANY, 1200 Eglinton Ave. E., Don Mills, ON M3C 1H9
- C.F.G. LIBERTY MUTUAL INSURANCE COMPANY, 1200 Eglinton Ave. E., Don Mills, ON M3C 1H9
- B. LIFE INSURANCE COMPANY OF NORTH AMERICA, 1200 - 20 Adelaide St. E., Toronto, ON M5C 2T6
- B. LIFE INVESTORS INSURANCE COMPANY OF AMERICA, 550 - 150 Bloor St. W., Toronto, ON M5S 2X9
- C.F.G. LONDON AND MIDLAND GENERAL INSURANCE COMPANY, Box 5071, Terminal 'A', London, ON N6A 4M5
- B. LONDON LIFE INSURANCE COMPANY, 255 Dufferin Ave., London, ON N6A 4K1
- C.E.F.G. LONGROUP INSURANCE COMPANY, Box 27, Toronto-Dominion Centre, Ste. 3400, Toronto, ON M5K 1A1
- C.F.G. LUMBERMENS MUTUAL CASUALTY COMPANY, 320 Front St. W., Toronto, ON M5V 3B6
- Frat. LUTHERAN LIFE INSURANCE SOCIETY OF CANADA, 470 Weber St. N., Waterloo, ON N2J 4G4
- B. MANUFACTURERS LIFE INSURANCE COMPANY, 200 Bloor St. E., Toronto, ON M4W 1E4
- C.F. MARINE INDEMNITY INSURANCE COMPANY OF AMERICA, c/o Wm. H. McGee & Co. of Canada Ltd.
1200 - 48 Yonge St., Toronto, ON M5E 1G6
- C. MARITIME INSURANCE COMPANY, LIMITED, 5th Fl., 60 Yonge St., Toronto, ON M5E 1H5
- B. MARITIME LIFE ASSURANCE COMPANY, Box 1030, Halifax, NS B3J 2X5
- C.E.F.G. MARKEL INSURANCE COMPANY OF CANADA, 831 - 20 Dundas St. W., Box 151, Toronto, ON M5G 2C2
- B. MASSACHUSETTS INDEMNITY AND LIFE INSURANCE COMPANY, 201 - 755 The Queensway E., Mississauga, ON L4Y 4C5
- B. MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5

C.E.F.G. MERCANTILE AND GENERAL REINSURANCE COMPANY OF CANADA, 123 Front St. W., Toronto, ON M5J 2M7
 C.F.G. METROPOLITAN GENERAL INSURANCE COMPANY, 205 - 770 Sherbrook St. W., Montreal, PQ H3A 1G1
 C.F.G. METROPOLITAN INSURANCE COMPANY, 1700 - 1 University Ave., Toronto, ON M5J 2P2
 A.F. METROPOLITAN LIFE INSURANCE COMPANY, 99 Bank St., Ottawa, ON K1P 5A3
 B. METROPOLITAN LIFE INSURANCE COMPANY OF CANADA, 99 Bank St., Ottawa, ON K1P 5A3
 B. MIC LIFE INSURANCE CORPORATION, 1125B Leslie St., Don Mills, ON M3C 2K4
 A. MINNESOTA MUTUAL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5
 F. MORTGAGE INSURANCE COMPANY OF CANADA, 1600 - 1 Dundas St.W., Bldg. Box 12, Toronto, ON M5G 1Z3
 C.F.G. MOTORS INSURANCE CORPORATION, 1125B Leslie St., Don Mills, ON M3C 2K4
 B. MUTUAL LIFE ASSURANCE COMPANY OF CANADA, 227 King St., S., Waterloo, ON N2J 4C5
 B. MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, 1200 - 1 Concord Gate, Don Mills, ON M3C 3N9
 B. MUTUAL OF OMAHA INSURANCE COMPANY, 500 University Ave., Toronto, ON M5G 1V8
 C.E.F.G. NAC REINSURANCE CORPORATION, 141 - 8 Lansing Sq., Willowdale, ON M2J 1T5
 B. NATIONAL FIDELITY LIFE INSURANCE COMPANY, c/o Aviation Insurance Agency (Ontario) Ltd.
 508 - 10 Milner Business Court, Scarborough, ON M1B 3C8
 B. NATIONAL LIFE ASSURANCE COMPANY OF CANADA, 522 University Ave., Toronto, ON M5G 1Y7
 C.F.G. NEW HAMPSHIRE INSURANCE COMPANY, 145 Wellington St. W., Toronto, ON M5J 1H8
 C.E.F.G. NEW ROTTERDAM INSURANCE COMPANY, Box 2018, Hamilton, ON L8N 3S3
 B. NEW YORK LIFE INSURANCE COMPANY, 1600 - 121 Bloor St. E., Toronto, ON M4W 3N2
 B. NEW YORK LIFE INSURANCE COMPANY OF CANADA, 1600 - 121 Bloor St. E., Toronto, ON M4W 3N2
 C.E.F.G. NIAGARA FIRE INSURANCE COMPANY, c/o Phoenix Continental Management Ltd.
 439 University Ave., Box 219A, Toronto, ON M5W 1B6
 B. NN LIFE INSURANCE COMPANY OF CANADA, One Concorde Gate, Don Mills, ON M3C 3N6
 C.E.F.G. NON-MARINE UNDERWRITERS MEMBERS OF LLOYD'S, LONDON, ENGLAND,
 1400 - 1155 University Ave., Montreal, PQ H3B 1S3
 C.F.G. NORMAN INSURANCE COMPANY LIMITED, 2475 Laurier Blvd., Sillery, PQ G1T 1C4
 B. NORTH AMERICAN LIFE AND CASUALTY COMPANY, 908 - 797 Don Mills Road, Don Mills, ON M3C 1V2
 B. NORTH AMERICAN LIFE ASSURANCE COMPANY, 5650 Yonge St., North York, ON M2M 4G4
 Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, 291 Garry St., Winnipeg, MB R3C 1J2
 B. NORTH WEST LIFE ASSURANCE COMPANY OF CANADA, 800 - 1040 West Georgia St., Vancouver, BC V6E 4H1
 D. NORWICH UNION FIRE INSURANCE SOCIETY LIMITED, 60 Yonge St., Toronto, ON M5E 1H5
 A. NORWICH UNION LIFE INSURANCE SOCIETY, 60 Yonge St., Toronto, ON M5E 1H5
 C.F.G. OLD REPUBLIC INSURANCE COMPANY, Box 557, Hamilton, ON L8N 3K9
 B. OLD REPUBLIC LIFE INSURANCE COMPANY, Box 557, Hamilton, ON L8N 3K9
 D.F. ORION INSURANCE COMPANY LIMITED, c/o Halifax Insurance Company, 75 Eglinton Ave.E., Toronto, ON M4P 3A4
 C.F.G. PAFCO INTERNATIONAL INSURANCE COMPANY, 500 - 212 King St. W., Toronto, ON M5H 1K5
 B. PAUL REVERE LIFE INSURANCE COMPANY, Box 5044, Burlington, ON L7R 4C1
 B. PENNSYLVANIA LIFE INSURANCE COMPANY, 2345 Stanfield Road, Mississauga, ON L4Y 3Y3
 C.F.G. PERSONAL INSURANCE COMPANY OF CANADA, 703 Evans Ave., Etobicoke, ON M9C 5A7
 A.C.F. PHOENIX ASSURANCE PUBLIC LIMITED COMPANY, 48 Yonge St., Toronto, ON M5E 1G8
 D.F.G. PHOENIX INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St.W., Toronto, ON M5H 3C2
 B. PHOENIX MUTUAL LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St.W., Toronto, ON M5H 1B5
 A. PIERCE NATIONAL LIFE INSURANCE COMPANY, 402 - 1770 West 7th Ave., Vancouver, BC V6J 4Y6
 B. PIONEER LIFE ASSURANCE COMPANY, Box 3145, Regina, SK S4P 3C7
 C. POOL INSURANCE COMPANY, 1007 - 220 Portage Ave., Winnipeg, MB R3C 0A5
 D.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, Box 340, Portage la Prairie, MB R1N 3B6
 C.F.G. PRIMMUM INSURANCE COMPANY, 12th Fl., 50 Place Cremazie, Montreal, PQ H2P 1B6
 B. PRINCIPAL MUTUAL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5
 C.F.G. PROGRESSIVE CASUALTY INSURANCE COMPANY, 530 - 255 Consumers Road, Willowdale, ON M2J 1R4
 C.F. PROTECTION MUTUAL INSURANCE COMPANY, 405 - 700 Dorval Drive, Oakville, ON L6K 3V3
 B. PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5
 C.E.F.G. PRUDASCO ASSURANCE COMPANY, 1155 University St., Montreal, PQ H3B 1R7
 A.C.E.F.G. PRUDENTIAL ASSURANCE COMPANY LIMITED, 1155 University St., Montreal, PQ H3B 1R7
 C.E.F.G. PRUDENTIAL ASSURANCE COMPANY OF ENGLAND PROPERTY AND CASUALTY (CANADA),
 1155 University St., Montreal, PQ, H3B 1R7
 A.F. PRUDENTIAL INSURANCE COMPANY OF AMERICA, 200 Consilium Pl., Scarborough, ON M1H 3E6
 B. PRUDENTIAL LIFE ASSURANCE COMPANY OF ENGLAND (CANADA), 101 Frederick St., Kitchener, ON N2G 4R8
 C.F.G. PRUDENTIAL OF AMERICA GENERAL INSURANCE COMPANY (CANADA), 200 Consilium Pl., Scarborough, ON M1H 3E6
 B. RELIABLE LIFE INSURANCE COMPANY, Box 557, Hamilton, ON L8N 3K9
 C.F.G. RELIANCE INSURANCE COMPANY, 1906 - 200 King St. W., Box 61, Toronto, ON M5H 3T4
 C.F. ROYAL EXCHANGE ASSURANCE OF AMERICA INC., c/o Wm. H. McGee & Co. of Canada Ltd.
 1200 - 48 Yonge St., Toronto, ON M5E 1G6
 C.E.F.G. ROYAL INSURANCE COMPANY OF CANADA, 10 Wellington St. E., Toronto, ON M5E 1L5
 A. ROYAL LIFE INSURANCE COMPANY OF CANADA, 300 - 277 Lakeshore Road E., Oakville, ON L6J 1H9
 C.F.G. ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 200 - 55 University Ave., Toronto, ON M5J 2L3
 C.F. SAFECO INSURANCE COMPANY OF AMERICA, Box 3000, Station "A", Mississauga, ON L5A 3P6

B. SAFEGUARD LIFE ASSURANCE COMPANY, 1 Complexe Desjardins, Montreal, PQ H5B 1E2
 D.F. SASKATCHEWAN MUTUAL INSURANCE COMPANY, 279 - 3rd Ave. N., Saskatoon, SK S7K 2H8
 B. SEABOARD LIFE INSURANCE COMPANY, 2165 West Broadway, Vancouver, BC V6K 4N5
 F. SEABOARD SURETY COMPANY, c/o Fasken Campbell Godfrey, Box 20, Toronto-Dominion Centre, Toronto, ON M5K 1N6
 C.F. SEABOARD SURETY COMPANY OF CANADA, c/o Fasken Campbell Godfrey,
 Box 20, Toronto-Dominion Centre, Toronto, ON M5K 1N6
 C.F.G. SECURITY INSURANCE COMPANY OF HARTFORD, c/o Wm.H.McGee & Co., 1200-48 Yonge St., Toronto, ON M5E 1G6
 C.F.G. SECURITY NATIONAL INSURANCE COMPANY, 12th Fl., 50 Place Cremazie, Montreal, PQ H2P 1B6
 C.F. SENTRY INSURANCE A MUTUAL COMPANY, 600 - 133 Richmond St. W., Toronto, ON M5H 2L3
 C.F.G. SKANDIA INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 3C2
 Frat. SONS OF NORWAY, c/o Touche Ross & Co., Box 12, First Canadian Pl., 100 King St. W., Toronto, ON M5X 1B3
 Frat. SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 7th Fl., 90 Eglinton Ave. E., Toronto, ON M4P 2Y3
 C.F.G. SOVEREIGN GENERAL INSURANCE COMPANY, 10th Fl., 520 - 5th Ave. S.W., Calgary, AB T2P 3R7
 B. SOVEREIGN LIFE INSURANCE COMPANY, Box 210, Main Depot, Calgary, AB T2P 2H6
 B. STANDARD LIFE ASSURANCE COMPANY, Box 250, Station 'H', Montreal, PQ H3G 2K8
 A. STANDARD LIFE ASSURANCE COMPANY OF CANADA, 1245 Sherbrooke St. W., Montreal, PQ H3G 1G3
 F. STEWART TITLE GUARANTY COMPANY, c/o Encon Title Insurance Managers Inc., 1200 - 99 Metcalfe St., Ottawa, ON K1P 6L7
 C.F.G. SUMITOMO MARINE AND FIRE INSURANCE COMPANY, LIMITED, 2400 - 161 Bay St., Toronto, ON M5J 2S1
 A. SUN ALLIANCE AND LONDON ASSURANCE COMPANY (CANADA), 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
 A. SUN ALLIANCE AND LONDON ASSURANCE COMPANY LIMITED, 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
 C.F.G. SUN ALLIANCE INSURANCE COMPANY, 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
 B. SUN LIFE ASSURANCE COMPANY OF CANADA, Box 4150, Station 'A', Toronto, ON M5W 2C9
 C.F. SWITZERLAND GENERAL INSURANCE COMPANY, LIMITED, 2000 - 1080 Beaver Hall Hill, Montreal, PQ H2Z 1S8
 B. TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA,
 c/o Genest Murray DesBrisay Lamek, 200 - 4 King St. W., Toronto, ON M5H 1B6
 C.F.G. TOKIO MARINE AND FIRE INSURANCE COMPANY LIMITED, c/o Phoenix Continental Management Ltd.,
 439 University Ave., Box 219A, Toronto, ON M5W 1B6
 C.E.F.G. TORONTO GENERAL INSURANCE COMPANY, 500 - 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
 B. TORONTO MUTUAL LIFE INSURANCE COMPANY, 112 St. Clair Ave. W., Toronto, ON M4V 2Y3
 F. TRADE INDEMNITY PLC, 707 - 331 Cooper St., Ottawa, ON K2P 0G5
 C.E.F.G. TRADERS GENERAL INSURANCE COMPANY, 500 - 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
 C.F.G. TRAFALGAR INSURANCE COMPANY OF CANADA, 100 - 425 Bloor St. E., Toronto, ON M4W 3R5
 C.F.G. TRANSAMERICA INSURANCE COMPANY, c/o Canadian Insurance Consultants Inc.,
 600 - 133 Richmond St. W., Toronto, ON M5H 2L3
 A. TRANSAMERICA LIFE INSURANCE COMPANY OF CANADA, 2180 Yonge St., Toronto, ON M4P 2G4
 B. TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY, 2180 Yonge St., Toronto, ON M4P 2G4
 C.E.F.G. TRANSATLANTIC REINSURANCE COMPANY, 14th Fl., 145 Wellington St. W., Toronto, ON M5J 1H8
 C.F.G. TRANSIT INSURANCE COMPANY, 504 - 90 Eglinton Ave. E., Toronto, ON M4P 2Z7
 C.F.G. TRANSPORT INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 1B5
 C.E.F.G. TRAVELERS INDEMNITY COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 3C2
 A.F. TRAVELERS INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 3C2
 Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA, c/o 1015-330 Portage Ave., Winnipeg, MB R3C 0C4
 Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA, 804 Selkirk Ave., Winnipeg, MB R2W 2N6
 Frat. UKRAINIAN NATIONAL ASSOCIATION, INC., 18 Leland Ave., Toronto, ON M8Z 2X5
 C.F.G. UNDERWRITERS INSURANCE COMPANY, c/o Fasken Campbell Godfrey,
 Box 20 Toronto-Dominion Centre, Toronto, ON M5K 1N6
 B. UNITED AMERICAN INSURANCE COMPANY, 1002 - 145 King St. W., Toronto, ON M5H 3X6
 Frat. ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, Box 2637, Station 'B', Kitchener, ON N2H 6N2
 C.F.G. UNITED STATES FIDELITY AND GUARANTY COMPANY, c/o Peat Marwick Thorne, 1200-One Toronto St., Toronto, ON M5C 2V5
 C.F.G. UNITED STATES FIRE INSURANCE COMPANY, c/o Crum & Forster of Canada Ltd., 1900-121 King St. W., Toronto, ON M5H 3T9
 B. UNUM LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 1B5
 B. UNUM LIFE INSURANCE COMPANY OF AMERICA, c/o Cassels Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 1B5
 C.F.G. USF&G INSURANCE COMPANY OF CANADA, 100 Conallium Pl., Scarborough, ON M1H 3E3
 D.F.G. UTICA MUTUAL INSURANCE COMPANY, c/o Fasken Campbell Godfrey, Box 20 Toronto-Dominion Centre, Toronto, ON M5K 1N6
 C.F.G. VICTORIA INSURANCE COMPANY OF CANADA, 150 Eglinton Ave. E., Toronto, ON M4P 2Z3
 C.F. VOYAGEUR INSURANCE COMPANY, 300 - 44 Peel Centre Drive, Brampton, ON L6T 4M8
 C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
 B. WAWANESA MUTUAL LIFE INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
 C.E.F.G. WELLINGTON INSURANCE COMPANY, 7th Fl., 383 Richmond St., London, ON N6A 3C4
 B. WESTBURY CANADIAN LIFE INSURANCE COMPANY, Box 2918, 120 King St. W., Hamilton, ON L8N 3R5
 C.E.F.G. WESTERN ASSURANCE COMPANY, 10 Wellington St. E., Toronto, ON M5E 1L5
 A. WESTERN LIFE ASSURANCE COMPANY, 1100 - 195 The West Mall, Etobicoke, ON M9C 5K1
 F. WESTERN SURETY COMPANY, Box 527, Regina, SK S4P 2G8
 A. WINTERHUR LIFE INSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
 Frat. WORKERS BENEVOLENT ASSOCIATION OF CANADA, 595 Pritchard Ave., Winnipeg, MB R2W 2K4
 C.F.G. YASUDA FIRE AND MARINE INSURANCE COMPANY, LIMITED, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2

F. WESTERN SURETY COMPANY, Box 527, Regina, SK S4P 2G8
 A. WINTERTHUR LIFE INSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
 Frat. WORKERS BENEVOLENT ASSOCIATION OF CANADA, 595 Pritchard Ave., Winnipeg, MB R2W 2K4
 C.F.G. YASUDA FIRE AND MARINE INSURANCE COMPANY, LIMITED, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2
 C.E.F.G. ZURICH INDEMNITY COMPANY OF CANADA, 400 University Ave., Toronto, ON M5G 1S7
 C.F.G. ZURICH INSURANCE COMPANY, 400 University Ave., Toronto, ON M5G 1S7
 B. ZURICH LIFE & HEALTH INSURANCE COMPANY OF CANADA, 375 University Ave., Toronto, ON M5G 1S7
 B. ZURICH LIFE INSURANCE COMPANY OF CANADA, 375 University Ave., Toronto, ON M5G 2J4

PROVINCIALY LICENSED COMPANIES

D.E.F. ANGLO CANADA GENERAL INSURANCE COMPANY, 171 Queens Ave., London, ON N6A 5J7
 C.E.F.G. AXA HOME INSURANCE COMPANY, 90 Eglinton Ave. E., Toronto, ON M4P 2Y5
 C.F.G. CANADA WEST INSURANCE COMPANY, 10603 - 107 Ave., Edmonton, AB T5H 3Z1
 C.E.F.G. CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY, 40 George St. N., Cambridge, ON N1S 2M8
 C.E.F.G. COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA, 14th Fl., 145 Wellington St. W., Toronto, ON M5J 1H8
 B. COOPERANTS, MUTUAL LIFE INSURANCE SOCIETY, 600 De Maisonneuve Blvd. W., Montreal, PQ H3A 3J2
 E. CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED, Box 777, Regina, SK S4P 3A8
 C.E.F.G. CORONATION INSURANCE COMPANY LIMITED, 201 - 18 King St. E., Toronto, ON M5C 2R6
 D.F.G. DOME INSURANCE CORP. LTD., 800 - 240 Graham Ave., Winnipeg, MB R3C 0J7
 D.E.F.G. GERLING GLOBAL GENERAL INSURANCE COMPANY, 480 University Ave., Toronto, ON M5G 1V6
 D.E.F.G. GERLING GLOBAL REINSURANCE COMPANY, 480 University Ave., Toronto, ON M5G 1V6
 Mut. Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION, c/o H.B. Farm Agencies Ltd.,
 208 - 62 Hargrave St., Winnipeg, MB R3C 1N1
 B. INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY, 1080 St. Louis Road, Sillery, PQ G1K 7M3
 C.E.F.G. LAURENTIAN GENERAL, INSURANCE COMPANY INC., 25th Fl., 1100 Rene Levesque Blvd.W., Montreal, PQ H3B 4P4
 B. LAURENTIAN LIFE INSURANCE COMPANY INC., 500 Grande-Allee E., Quebec, PQ G1R 5M4
 Mut. Fire MANITOBA MENNONITE MUTUAL INSURANCE COMPANY, Box 3550, Steinbach, MB R0A 2A0
 Frat. MANITOBA MOTOR CLUB INSURANCE COMPANY INC., Box 1400, Winnipeg, MB R3C 2Z3
 C.F. MUTUAL OF OTTAWA - CHURCH INSURANCE, 210 - 100 Argyle St., Ottawa, ON K2P 1B4
 D.E.F.G. PAFCO INSURANCE COMPANY LIMITED, 500 - 212 King St. W., Toronto, ON M5H 1K5
 Mut. Fire RED RIVER VALLEY MUTUAL INSURANCE COMPANY, Box 940, Altona, MB R0G 0B0
 C.E.F.G. SCOTTISH & YORK INSURANCE CO. LIMITED, 150 Eglinton Ave. E., Toronto, ON M4P 2Z3
 D.E.F. SIMCOE & ERIE GENERAL INSURANCE COMPANY, Box 2018, Hamilton, ON L8N 3S3

DISCONTINUING COMPANIES

The following companies held a "Discontinuing Licence" for the year 1990. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31st, 1989, and does not authorize the company to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED COMPANIES

DISC. CANADIAN WOODMEN OF THE WORLD, 8 Wilson St. W., Perth, ON K7H 2M5
 DISC. CIGNA PROPERTY AND CASUALTY INSURANCE COMPANY, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2
 DISC. CUNA MUTUAL INSURANCE SOCIETY, Box 5065, Burlington, ON L7R 4C2
 DISC. EQUITABLE GENERAL INSURANCE COMPANY, 200 St. Jacques St. W., Montreal, PQ H2Y 1M2
 DISC. FEDERATED LIFE INSURANCE COMPANY, Box 5800, Winnipeg, MB R3C 3C9
 DISC. FEDERATED MUTUAL INSURANCE COMPANY, Box 5800, Winnipeg, MB R3C 3C9
 DISC. FIRE INSURANCE COMPANY OF CANADA, 2475 Laurier Blvd., Sillery, PQ G1T 1C4
 DISC. GOLD CIRCLE INSURANCE COMPANY, c/o Great-West Life Assurance Company, 100 Osborne St.N., Winnipeg, MB R3C 3A5
 DISC. LONDON ASSURANCE, 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
 DISC. NORTH AMERICAN BENEFIT ASSOCIATION, Box 234, Samia, ON N7T 7H9
 DISC. PACIFIC EMPLOYERS INSURANCE COMPANY, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2

PROVINCIALY LICENSED COMPANIES

DISC. INDEPENDENT MUTUAL BENEFIT FEDERATION, 316-A Oakwood Ave., Toronto, ON M6E 2V7

COMPANIES WHICH HAVE NOT RENEWED THEIR LICENCES IN MANITOBA FOR 1990

FEDERALLY LICENSED COMPANY

DISC. MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY LIMITED, 1401 - 1140 De Maisonneuve W., Montreal, PQ H3A 1M8

PROVINCIALY LICENSED COMPANY

DISC. GROUPE DESJARDINS, ASSURANCES GENERALES, 100 Trans-Canada Route East, Levis, PQ G6V 6P9

RECIPROCAL EXCHANGES LICENSED TO DECEMBER 31, 1990

FEDERALLY LICENSED COMPANY

RECIP. LUMBERMEN'S UNDERWRITING ALLIANCE, 500 - 185 Dorval Ave., Dorval, PQ H9S 5J9

PROVINCIALY LICENSED COMPANIES

RECIP. CANADIAN LAWYERS INSURANCE ASSOCIATION, c/o Federation of Law Societies,
480 - 445 St. Laurent Blvd., Montreal, PQ H2Y 2Y7

RECIP. CANADIAN OIL & GAS RECIPROCAL INSURANCE EXCHANGE, c/o The Wyatt Company,
2700, 350 - 7th Ave. S.W., Calgary, AB T2P 3N9

RECIP. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, c/o Johnson & Higgins Willis Faber Ltd.,
Box 1010, 40 King St. W., Toronto, ON M5H 3Y2

RECIP. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 210 - 4211 Yonge St., Willowdale, ON M2P 2A9

SPECIAL BROKERS LICENSED TO DECEMBER 31, 1990

Ian Alexander o/a Johnson & Higgins Willis Faber Ltd.
1000 - 155 Carlton St., Winnipeg, MB R3C 3H8

Richard Battagello o/a Marsh & McLennan Limited
810 - One Lombard Pl., Winnipeg, MB R3B 0X3

George P. Esau o/a Oldfield, Kirby, Dale, Esau Inc. Insurance Brokers
605 - 330 Graham Ave., Box 699, Winnipeg, MB R3C 2L2

Kenneth A. Feasey o/a Ranger Insurance Agencies
827 Cavalier Drive, Winnipeg, MB R2Y 1C6

Daniel R. Milne o/a D.R. Milne & Company Ltd.
138 Portage Ave., Winnipeg, MB R3C 0A1

Brian G. Sanders o/a Reed Stenhouse Limited
1800 - One Lombard Pl., Winnipeg, MB R3B 2A3

COMPARATIVE SUMMARY

TOTAL PREMIUMS AND LOSSES IN ALL CLASSES, OTHER-THAN-LIFE Adjustments Expenses Included in Net Losses Incurred

CLASS OF INSURANCE	1988			1989		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	124,544	132,410	106.32%	128,705	96,320	74.84%
Aircraft	4,156	1,936	46.58%	3,552	4,082	114.92%
Automobile	310,678	265,836	85.57%	304,271	287,656	94.54%
Boiler and Machinery	3,441	334	9.71%	3,708	2,648	71.41%
Fidelity and Surety	8,356	232	2.78%	10,337	3,652	35.33%
Hail	8,233	2,939	35.70%	8,202	12,398	151.16%
Liability	39,496	26,160	66.23%	39,059	13,094	33.52%
Marine	880	411	46.70%	792	566	71.46%
Miscellaneous	22,719	7,995	35.19%	27,321	13,875	50.79%
*Property	178,424	106,785	59.85%	178,623	112,414	62.93%
TOTALS	\$700,927	\$545,038	77.76%	\$704,570	\$546,705	77.59%

*Property includes: Fire, P.P.F., Plate Glass, Theft, Inland Transportation and Livestock.

ACCIDENT & SICKNESS
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1 9 8 8		1 9 8 9	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Abbey Life Insurance Co. of Canada	2	0	22	2
Aetna Life Insurance Company	1,124	589	1,178	1,225
Aetna Life Insurance Co. of Canada	2,339	1,602	2,558	1,893
Alexander Hamilton Life Insurance Co.	119	69	125	72
Allstate Insurance Company of Canada	171	41	170	94
Allstate Life Insurance Co. of Canada	233	126	233	768
American Bankers Ins. Co. of Florida	61	7	88	37
American Bankers Life Assce. of Florida	1	13	5	1
American Home Assurance Company	317	400	289	29
American Life Insurance Company	6	9	59	9
Amex Life Assurance Company	0	0	180	71
Bankers Life and Casualty Company	2	0	2	0
Bankers Life Company	38	44	0	0
Blue Cross Life Ins. Co. of Canada	45	14	56	4
Canada Life Assurance Company	6,671	5,382	7,058	5,139
Canadian General Life Insurance Co.	411	20	0	0
Canadian Surety Company	1	0	3	0
Chrysler Life Insurance Co. of Canada	3	2	6	(4)
Chubb Insurance Company of Canada	0	0	2	0
CIGNA Life Insurance Company of Canada	26	(18)	45	39
Citadel General Assurance Company	3,445	1,829	3,673	2,504
Citadel Life Assurance Company	316	339	449	364
Combined Insurance Co. of America	2,665	793	2,751	599
Commerce and Industry Ins. Co. of Canada	9	17	12	(14)
Commercial Union Assurance Co. of Canada	68	(74)	65	(156)
Commercial Union Life Assce. of Canada	0	0	644	155
Confederation Life Insurance Company	3,609	2,622	3,835	2,810
Connecticut General Life Insurance Co.	5	1	(3)	(17)
Constellation Assurance Company	1,101	1,352	1,310	894
Constitution Insurance Company	0	1	0	0
Continental Insurance Company	1	(3)	(4)	0
Continental Insurance Company of Canada	639	278	37	13
Cooperants, Mutual Life Ins. Society	0	11	0	0
Co-operators General Insurance Company	551	(16)	429	(5)
Co-operators Life Insurance Company	1,918	1,450	2,164	1,472

COMPANY	1 9 8 8		1 9 8 9	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
	49	50	2	65
Credit Life Insurance Company	894	439	1,016	721
Crown Life Insurance Company	19	31	16	3
Cumis General Insurance Company	1,457	424	1,891	654
Cumis Life Insurance Company	133	70	238	150
Desjardins Mutual Life Assurance Co.	35	26	26	8
Economical Mutual Insurance Company	156	74	141	90
Empire Life Insurance Company	9	323	9	12
Equitable Life Assce. Soc. of The U.S.	273	195	245	201
Equitable Life Insurance Co. of Canada	(16)	1	0	0
Federated Insurance Company of Canada	198	100	217	122
Federated Life Insurance Co. of Canada	0	0	0	(30)
Federated Mutual Insurance Company	0	0	5	4
Financial Life Assurance Co. of Canada	3,329	3,781	7,199	5,796
First North American Insurance Company	83	46	67	63
Ford Life Insurance Company	35	26	44	46
General American Life Insurance Company	77	10	107	29
Glacier National Life Assurance Company	15	0	204	50
Globe Life Insurance Company	36,195	70,188	32,843	20,025
Great-West Life Assurance Company	0	0	1	0
Guardian Insurance Company of Canada	0	0	8	0
Hartford Fire Insurance Company	4,331	3,051	2,885	1,586
Imperial Life Assurance Co. of Canada	10	13	9	10
John Deere Insurance Company of Canada	26	23	20	24
John Hancock Mutual Life Insurance Co.	236	33	470	70
Laurentian Life Insurance Co. of Canada	(2)	(13)	(2)	1
Laurentian Pacific Insurance Company	7	0	3	1
Laurier Life Insurance Company	6	5	5	8
Life Insurance Company of North America	8,846	7,260	9,347	7,838
London Life Insurance Company	367	141	298	143
London and Midland General Insurance Co.	1,341	1,070	1,392	1,161
Manufacturers Life Insurance Company	1,674	841	1,738	955
Maritime Life Assurance Company	1,993	393	939	(76)
Massachusetts Indemnity & Life Ins. Co.	871	737	973	1,350
Metropolitan Life Insurance Company	24	7	0	0
MONY Life Insurance Company of Canada	5,959	3,598	5,559	5,558
Mutual Life Assurance Company of Canada	0	3	0	0
Mutual Life and Citizens Assurance Co.				

COMPANY	1 9 8 8		1 9 8 9	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Mutual Life Insurance Co. of New York	26	13	21	13
Mutual of Omaha Insurance Company	1,835	1,271	1,813	1,878
National Fidelity Life Insurance Company	110	0	98	13
National Life Assurance Co. of Canada	534	567	614	423
New York Life Insurance Company	369	292	307	427
New York Life Insurance Co. of Canada	1	1	1	15
NN Life Insurance Company of Canada	0	0	33	4
Non-Marine Underwriters Lloyds of London	1,176	505	661	150
North American Life and Casualty Company	5	6	4	(10)
North American Life Assurance Company	563	749	548	1,679
Palco International Insurance Company	0	(7)	206	22
Paul Revere Life Insurance Company	3,500	780	3,680	5,636
Pennsylvania Life Insurance Company	834	159	1,760	914
Phoenix Mutual Life Insurance Company	0	30	0	0
Pioneer Life Assurance Company	0	0	40	0
Principal Mutual Life Insurance Company	0	0	37	24
Provident Life and Accident Ins. Company	88	20	21	167
Prudential Assurance Company Limited	70	35	65	76
Prudential Insurance Company of America	2,158	2,644	1,946	2,833
Reliable Life Insurance Company	993	600	624	813
Royal Insurance Company of Canada	7	4	5	(3)
Safeguard Life Assurance Company	45	45	0	0
Seaboard Life Insurance Company	1,703	686	1,928	533
Sovereign General Insurance Company	4	16	55	(7)
Sovereign Life Insurance Company	7	3	6	9
Standard Life Assurance Company	6	0	29	47
Sun Life Assurance Company of Canada	9,316	10,331	9,492	11,076
Toronto Mutual Life Insurance Company	3	0	5	2
Transamerica Occidental Life Ins. Co.	929	124	102	228
Travelers Indemnity Company	3	0	0	0
Travelers Insurance Company	67	64	68	81
Underwriters National Assurance Company	12	0	0	0
UNUM Life Insurance Company	2	0	941	62
UNUM Life Insurance Company of America	41	(142)	16	94
Voyageur Insurance Company	1,576	669	2,536	815
Wawanesa Mutual Life Insurance Company	1,675	956	2,453	1,263
Westbury Canadian Life Insurance Co.	8	6	453	411

COMPANY	1 9 8 8		1 9 8 9	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Western Life Assurance Company	58	66	54	35
Zurich Indemnity Co. of Canada	0	0	125	71
Zurich Life & Health Ins. Co. of Canada	623	367	1,015	544
Zurich Life Insurance Company of Canada	1,988	1,485	1,609	1,348
TOTALS	\$124,860	\$132,191	\$128,705	\$96,320

M A R I N E				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	1 9 8 8		1 9 8 9	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
American Home Assurance Company	92	16	(14)	(14)
Arkwright Mutual Insurance Company	0	1	0	0
Chubb Insurance Company of Canada	1	0	1	0
CIGNA Insurance Company of Canada	16	3	30	15
Commonwealth Insurance Company	0	2	0	6
Constitution Insurance Company of Canada	0	0	44	19
Continental Insurance Company	185	16	137	103
Continental Insurance Company of Canada	0	0	35	16
Dominion Insurance Corporation	138	52	75	101
Eagle Star Insurance Company Ltd.	3	3	4	3
Fireman's Fund Insurance Company	18	(14)	33	25
Home Insurance Company	1	9	0	2
Laurentian Pacific Insurance Company	7	0	8	8
Maritime Insurance Company, Limited	70	28	59	86
Norwich Union Fire Insurance Soc. Ltd.	16	2	9	8
Orion Insurance Company	3	3	3	3
Pafco International Insurance Company	0	(1)	0	13
Royal Insurance Company of Canada	253	236	293	157
Wellington Insurance Company	10	0	0	(1)
Zurich Indemnity Company of Canada	67	55	75	16
TOTALS	\$880	\$411	\$792	\$566

A I R C R A F T
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1988		1989	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Aetna Casualty and Surety Company	29	0	29	0
American Home Assurance Company	204	44	29	(9)
AVEMCO Insurance Company	40	6	54	19
British Aviation Insurance Co. Limited	1,266	762	1,046	2,434
CIGNA Insurance Company of Canada	0	0	37	12
Commerce Group Insurance Company	45	48	36	340
Commercial Union Assurance Company PLC	61	27	19	0
Continental Casualty Company	133	27	247	27
Continental Insurance Company	94	72	145	13
Coronation Insurance Company Limited	647	243	628	362
Eagle Star Insurance Company Ltd.	316	240	140	8
English & American Insurance Co. Ltd.	0	(16)	0	0
Hartford Fire Insurance Company	26	0	28	9
Insurance Company of North America	1	(10)	0	0
Non-Marine Underwriters Lloyds of London	224	(333)	223	236
Old Republic Insurance Company	61	0	49	78
Orion Insurance Company	93	38	22	(24)
Pacific Employers Insurance Company	20	(3)	(1)	36
Phoenix Assurance Public Limited Company	126	288	68	123
Prudential Assurance Company Limited	7	338	39	(228)
Simcoe & Erie General Insurance Company	252	(2)	229	72
St. Paul Fire and Marine Insurance Co.	61	18	45	1
Travelers Indemnity Company	363	4	319	569
United States Fidelity and Guaranty Co.	87	145	121	4
TOTALS	\$4,156	\$1,936	\$3,552	\$4,082

AUTOMOBILE
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1988		1989	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Advocate General Insurance Co. of Canada	0	92	0	0
Aetna Casualty and Surety Company	17	(2)	(14)	12
Allstate Insurance Company of Canada	16	4	0	(1)
American Home Assurance Company	102	(27)	109	11
American Mutual Liability Insurance Co.	1	0	0	0
American Road Insurance Company	278	139	269	112
Canadian Home Assurance Company	9	(238)	19	(73)
Canadian Indemnity Company	136	(212)	0	0
Canadian Surety Company	13	(4)	12	1
Casualty Company of Canada	0	(14)	0	0
Chateau Insurance Company	0	(3)	0	0
Chrysler Insurance Company	127	137	151	40
CIGNA Insurance Company of Canada	125	44	402	204
Commercial Union Assurance co. of Canada	48	16	47	54
Continental Insurance Company	133	6	107	65
Continental Insurance Company of Canada	0	44	48	46
Co-operators General Insurance Company	6	0	6	0
Cumis General Insurance Company	5	1	7	0
Dome Insurance Corp. Ltd.	10	0	10	0
Dominion Insurance Corporation	0	(1)	0	0
Dominion of Canada General Insurance Co.	0	(190)	385	62
Ecclesiastical Insurance Office PLC	1	0	1	0
Economical Mutual Insurance Company	0	0	0	11
Employers Ins. of Wausau A Mutual Co.	(1)	(6)	1	4
Federated Insurance Company of Canada	187	113	264	196
Federated Mutual Insurance Company	(4)	59	0	(1)
Federation Insurance Company of Canada	0	0	0	212
Fireman's Fund Insurance Company	0	(1)	3	1
GAN Canada Insurance Company	0	7	0	7
General Accident Assurance Co. of Canada	107	56	99	94
Guardian Insurance Company of Canada	25	4	23	13
Halifax Insurance Company	6	0	(2)	9

COMPANY	1988		1989	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Hartford Fire Insurance Company	2	0	1	0
Home Insurance Company	(36)	68	0	(42)
Insurance Company of North America	0	(1)	0	0
Laurentian Casualty Company of Canada	4	7	14	0
Liberty Mutual Fire Insurance Company	(17)	2	47	93
Liberty Mutual Insurance Company	0	0	0	1
Lumbermens Mutual Casualty Company	38	0	38	0
Manitoba Public Insurance Corporation	44,984	23,000	41,513	26,250
Markel Insurance Company of Canada	0	12	2	(15)
Metropolitan Insurance Company	3	0	1	0
Motors Insurance Company	0	248	50	173
New Hampshire Insurance Company	124	21	79	16
New Rotterdam Insurance Company	0	5	0	5
Non-Marine Underwriters Lloyds of London	0	(10)	0	0
Old Republic Insurance Company	3	0	(2)	0
Pacific Employers Insurance Company	0	4	0	(61)
PAFCO International Insurance Company	0	(90)	0	(41)
Portage La Prairie Mutual Insurance Co.	10	0	10	20
Prudential Assurance Company Limited	26	0	37	2
Royal Insurance Company of Canada	1,906	901	2,257	909
St. Paul Fire and Marine Insurance Co.	0	0	1	0
Safeco Insurance Company of America	0	(278)	0	0
Saskatchewan Mutual Insurance Company	0	0	2	0
Security National Insurance Company	0	1	0	0
Sentry Insurance A Mutual Company	(29)	18	0	2
Simcoe & Erie General Insurance Company	0	108	0	(83)
Sovereign General Insurance Company	18	3	62	12
Tokio Marine and Fire Insurance Co. Ltd.	4	8	6	2
Transit Insurance Company	3,159	771	2,537	1,865
Transport Insurance Company	0	7	0	(165)
Travelers Indemnity Company	66	0	35	0
United States Fire Insurance Company	1	1	32	8
USF&G Insurance Company of Canada	7	0	5	2
Utica Mutual Insurance Company	60	(3)	55	(14)

COMPANY	1988		1989	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Wellington Insurance Company	0	0	1	0
Zurich Indemnity Company of Canada	125	33	157	139
Zurich Insurance Company	225	20	173	2
Manitoba Public Insurance Corporation Act - Compulsory Insurance	258,645	240,956	255,211	257,497
TOTALS	\$310,678	\$265,836	\$304,271	\$267,656

BOILER & MACHINERY
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1988		1989	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Advocate General Insurance Co. of Canada	4	0	0	0
Aetna Casualty and Surety Company	4	0	5	0
Affiliated F M Insurance Company	0	0	6	0
Allendale Mutual Insurance Company	359	0	291	0
Allstate Insurance Company of Canada	1	0	2	0
American Home Assurance Company	0	0	5	0
Arkwright Mutual Insurance Company	81	(121)	83	0
AXA Home Insurance Company	0	0	5	0
Boiler Inspection & Ins. Co. of Canada	625	68	558	668
Canadian Home Assurance Company	0	0	2	0
Canadian Indemnity Company	3	0	0	0
Canadian Surety Company	6	0	7	0
Chubb Insurance Company of Canada	5	0	10	0
CIGNA Insurance Company of Canada	1	0	0	0
Commercial Union Assurance co. of Canada	312	39	327	33
Continental Insurance Company	236	76	330	144
Continental Insurance Company of Canada	16	1	55	4
Co-operators General Insurance Company	0	0	12	0
Cumis General Insurance Company	3	0	4	0
Dominion Insurance Corporation	4	0	2	0
Dominion of Canada General Insurance Co.	8	1	10	0
Economical Mutual Insurance Company	21	0	19	0
Federated Insurance Company of Canada	4	0	5	0
Fireman's Fund Insurance Company	1	0	0	0
General Accident Assurance Co. of Canada	0	0	12	0
Gerling Global General Insurance Company	536	69	628	303
Grain Insurance and Guarantee Company	7	0	9	0
Guardian Insurance Company of Canada	1	0	1	0
Home Insurance Company	3	0	3	0
Laurentian Pacific Insurance Company	1	0	2	0
Liberty Mutual Fire Insurance Company	2	2	8	0
Lumbermens Mutual Casualty Company	157	4	276	20
Manitoba Public Insurance Corporation	36	4	33	2

COMPANY	1988		1989	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Motors Insurance Company	0	0	0	2
Protection Mutual Insurance Company	278	14	123	953
Prudential Assurance Company Limited	18	(1)	23	0
Reliance Insurance Company	1	0	2	0
Royal Insurance Company of Canada	676	157	808	519
St. Paul Fire and Marine Insurance Co.	3	0	3	0
Sovereign General Insurance Company	0	0	4	0
Sun Alliance Insurance Company	0	0	2	0
Travelers Indemnity Company	4	0	5	0
United States Fidelity and Guaranty Co.	3	0	4	0
Wellington Insurance Company	14	1	19	0
Zurich Indemnity Company of Canada	7	20	5	0
TOTALS	\$3,441	\$334	\$3,708	\$2,648

FIDELITY & SURETY
Adjustment Expenses Included In Net Losses Incurred

COMPANY	1988		1989	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Advocate General Insurance Co. of Canada	0	8	0	0
Aetna Casualty and Surety Company	108	0	5	0
Alta Surety Company	0	0	25	0
American Home Assurance Company	804	(86)	1,163	396
Canada Accident and Fire Assurance Co.	2	0	0	0
Canada Life Casualty Insurance Company	0	0	0	0
Canada West Insurance Company	0	13	0	0
Canadian Indemnity Company	188	63	0	0
Canadian Surety Company	1,087	(102)	1,281	1,082
Casualty Company of Canada	2	0	0	0
Chateau Insurance Company	1	0	1	0
Chubb Insurance Company of Canada	316	0	234	69
CIGNA Insurance Company of Canada	18	2	27	5
Citadel General Assurance Company	11	0	3	0
Commerce and Industry Ins. Co. of Canada	3	0	(1)	0
Commercial Union Assurance co. of Canada	55	(65)	71	(15)
Continental Insurance Company	210	100	113	(14)
Continental Insurance Company of Canada	0	0	61	13
Co-operators General Insurance Company	233	12	265	652
Cumis General Insurance Company	218	4	248	766
Dominion Insurance Corporation	24	(32)	13	(6)
Dominion of Canada General Insurance Co.	13	25	237	120
Economical Mutual Insurance Company	12	(14)	8	(6)
Employers Ins. of Wausau A Mutual Co.	1	0	1	0
Equitable General Insurance Company	0	66	0	(60)
Federated Insurance Company of Canada	29	0	27	0
Fireman's Fund Insurance Company	0	(6)	0	0
GAN Canada Insurance Company	0	0	1	0
General Accident Assurance Co. of Canada	55	8	54	1
Gerling Global General Insurance Company	1	0	14	0
Grain Insurance and Guarantee Company	13	0	40	0
Guarantee Company of North America	1,460	(209)	2,847	83

COMPANY	1988		1989	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Guardian Insurance Company of Canada	211	0	394	380
Insurance Company of North America	0	(30)	0	(2)
Laurentian Casualty Company of Canada	375	0	446	8
Laurentian Pacific Insurance Company	1,258	(37)	1,186	32
Lumbermens Mutual Casualty Company	1	0	0	0
Manitoba Public Insurance Corporation	98	12	125	23
Market Insurance Company of Canada	30	0	16	0
Motors Insurance Company	260	174	0	0
Non-Marine Underwriters Lloyds of London	8	0	78	0
Palco International Insurance Company	0	(11)	0	(1)
Prudential Assurance Company Limited	129	(4)	173	27
Royal Insurance Company of Canada	180	59	186	64
St. Paul Fire and Marine Insurance Co.	0	0	1	0
Safeco Insurance Company of America	7	0	13	0
Saskatchewan Mutual Insurance Company	0	0	0	0
Scottish & York Insurance Company Ltd.	81	2	58	(10)
Seaboard Surety Company of Canada	46	1	69	4
Sentry Insurance A Mutual Company	0	0	0	5
Simcoe & Erie General Insurance Company	3	0	12	0
Sovereign General Insurance Company	14	6	19	(2)
Sun Alliance Insurance Company	1	0	2	4
Travelers Indemnity Company	1	0	(15)	0
United States Fidelity and Guaranty Co.	2	0	0	0
United States Fire Insurance Company	3	(1)	8	4
USF&G Insurance Company of Canada	97	0	31	5
Victoria Insurance Company of Canada	32	(1)	10	134
Voyageur Insurance Company	0	0	0	0
Wawanesa Mutual Insurance Company	11	0	11	1
Wellington Insurance Company	7	14	193	(15)
Western Surety Company	590	256	549	(103)
Yasuda Fire and Marine Insurance Co.	0	0	0	0
Zurich Indemnity Company of Canada	39	5	9	6
Zurich Insurance Company	10	0	25	2
TOTALS	\$8,356	\$232	\$10,337	\$3,652

LIABILITY
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1988		1989	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Advocate General Insurance Co. of Canada	192	(119)	0	0
Aetna Casualty and Surety Company	54	24	(5)	1
Allianz Insurance Company	(13)	(175)	0	0
Allstate Insurance Company of Canada	84	164	40	3
American Home Assurance Company	1,986	1,631	1,283	44
American Mutual Liability Insurance Co.	7	0	0	0
AXA Home Insurance Company	0	0	25	(9)
British Aviation Insurance Co. Limited	123	16	103	2
Calvert Insurance Company Limited	16	154	4	(229)
Canadian General Insurance Company	81	10	68	56
Canadian Home Assurance Company	390	20	344	(9)
Canadian Indemnity Company	689	3,956	0	0
Canadian Surety Company	1,007	882	739	358
Casualty Company of Canada	7	(18)	0	0
Chateau Insurance Company	4	0	1	0
Chubb Insurance Company of Canada	325	52	376	38
CIGNA Insurance Company of Canada	443	2,020	425	(48)
Citadel General Assurance Company	0	(97)	0	123
Commerce and Industry Ins. Co. of Canada	25	(17)	109	41
Commercial Union Assurance Co. of Canada	582	90	638	458
Commonwealth Insurance Company	712	509	601	222
Constitution Insurance Company of Canada	15	24	10	(8)
Continental Casualty Company	34	0	30	0
Continental Insurance Company	2,345	1,818	1,879	896
Continental Insurance Company of Canada	0	0	424	375
Co-operators General Insurance Company	809	804	906	225
Cornhill Insurance Company of Canada	12	0	9	0
Coronation Insurance Company Limited	490	8	247	24
Cumis General Insurance Company	88	253	102	13
Dome Insurance Corp. Ltd.	49	0	44	0
Dominion Insurance Corporation	27	30	8	10
Dominion of Canada General Insurance Co.	249	41	667	(463)
Eaton Insurance Company	22	12	0	0
Ecclesiastical Insurance Office PLC	23	2	12	13
Economical Mutual Insurance Company	293	20	278	39

COMPANY	1988		1989	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Elite Insurance Company	672	809	444	105
Employers Ins. of Wausau A Mutual Co.	3	(81)	1	34
Federal Insurance Company	25	0	0	0
Federated Insurance Company of Canada	724	167	734	1,024
Federated Mutual Insurance Company	17	203	1	100
Federation Insurance Company of Canada	89	25	102	(15)
Fireman's Fund Insurance Company	161	73	149	82
GAN Canada Insurance Company	38	108	284	69
General Accident Assurance Co. of Canada	1,423	829	1,291	5
Gerling Global General Insurance Company	145	(50)	265	(37)
Gibraltar General Insurance Company	0	(32)	0	0
Grain Insurance and Guarantee Company	641	97	643	102
Groupe Desjardins Assurances Generales	0	4	0	(4)
Guarantee Company of North America	0	0	3	0
Guardian Insurance Company of Canada	712	31	1,103	493
Halifax Insurance Company	3	(3)	3	107
Hanover Insurance Company	76	0	201	27
Hartford Fire Insurance Company	30	6	5	4
Herald Insurance Company	0	(24)	0	10
Home Insurance Company	0	(5)	327	337
Insurance Company of North America	0	(3)	0	(71)
Kansa General Insurance Company	509	313	454	350
Laurentian Casualty Company of Canada	6	(11)	3	1
Laurentian General, Ins. Company Inc.	116	0	0	11
Laurentian Pacific Insurance Company	799	366	640	(68)
Liberty Mutual Fire Insurance Company	13	1	7	3
Liberty Mutual Insurance Company	10	3	8	0
London and Midland General Insurance Co.	0	3	0	11
Lumbermens Mutual Casualty Company	50	0	59	24
Manitoba Mennonite Mutual Insurance Co.	175	63	190	132
Manitoba Public Insurance Corporation	4,613	1,556	3,972	283
Markel Insurance Company of Canada	16	(1)	2	0
Metropolitan Insurance Company	13	2	35	6
Motors Insurance Company	0	0	200	178
New Hampshire Insurance Company	1,449	1,136	1,283	791
New Rotterdam Insurance Company	229	148	243	86
Niagara Fire Insurance Company	0	0	0	262

COMPANY	1988		1989	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Non-Marine Underwriters Lloyds of London	672	(116)	432	109
Norman Insurance Company Limited	2	(8)	1	(6)
Pacific Employers Insurance Company	1	104	0	191
Palco Insurance Company Limited	15	0	0	(2)
Palco International Insurance Company	253	57	91	(12)
Personal Insurance Company of Canada	0	3	0	(2)
Portage La Prairie Mutual Insurance Co.	677	308	676	74
Prudential Assurance Company Limited	2,324	575	2,282	852
Red River Valley Mutual Insurance Co.	551	286	608	144
Reliance Insurance Company	73	22	224	157
Royal Insurance Company of Canada	2,353	1,730	3,919	2,284
St. Paul Fire and Marine Insurance Co.	21	(7)	20	157
Saskatchewan Mutual Insurance Company	137	89	159	64
Scottish & York Insurance Company Ltd.	2,138	1,652	2,961	1,169
Seaboard Surety Company of Canada	59	8	55	26
Security Insurance Company of Hartford	0	79	0	(85)
Sentry Insurance A Mutual Company	30	0	14	3
Simcoe & Erie General Insurance Company	2,132	2,465	1,828	(375)
Sovereign General Insurance Company	1,083	745	1,838	785
Sun Alliance Insurance Company	7	0	11	1
Tokio Marine and Fire Insurance Co. Ltd.	0	0	2	(1)
Toronto General Insurance Company	67	8	56	46
Traders General Insurance Company	37	5	31	25
Trafalgar Insurance Company of Canada	7	0	5	0
Transit Insurance Company	40	0	32	0
Travelers Indemnity Company	27	3	4	35
United States Fire Insurance Company	55	(75)	127	(100)
USF&G Insurance Company of Canada	92	(8)	55	4
Utica Mutual Insurance Company	1	13	(31)	327
Victoria Insurance Company of Canada	1,068	(7)	31	(5)
Wawanesa Mutual Insurance Company	483	(28)	429	202
Wellington Insurance Company	79	54	115	18
Yasuda Fire and Marine Insurance Co.	1	129	32	24
Zurich Indemnity Company of Canada	419	(17)	334	252
Zurich Insurance Company	665	244	699	116
TOTALS	\$39,496	\$26,160	\$39,059	\$13,094

H A I L
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1988		1989	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
American National Fire Insurance Co.	77	39	52	260
CIGNA Insurance Company of Canada	995	324	785	838
CIGNA Property and Casualty Insurance Co.	0	22	0	0
Continental Insurance Company	1,340	695	1,353	1,960
Co-operative Hail Insurance Co. Ltd.	2,502	743	2,356	3,542
Great American Insurance Company	597	256	419	346
Hartford Fire Insurance Company	1,107	429	1,475	2,101
New Rotterdam Insurance Company	679	312	818	2,061
Niagara Fire Insurance Company	559	51	305	(4)
Scottish & York Insurance Company Ltd.	215	14	299	549
Simcoe & Erie General Insurance Company	162	54	340	745
TOTALS	\$8,233	\$2,939	\$8,202	\$12,398

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1988		1989	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
CREDIT				
American Credit Indemnity Company	21	(1)	33	5
Laurentian Pacific Insurance Company	0	11	0	(8)
MORTGAGE				
Mortgage Insurance Company of Canada	4,441	532	3,017	1,480
Seaboard Surety Company of Canada	0	6	0	0
TITLE				
Chicago Title Insurance Company	0	0	4	0
Lawyers Title Insurance Company	0	0	1	0
LEGAL EXPENSE				
Non-Marine Underwriters Lloyds	0	4	0	0
SPECIAL RISK EXTENSION				
Manitoba Public Insurance Corporation	18,144	7,122	23,907	12,212
PRODUCT WARRANTY				
Elite Insurance Company	113	321	360	186
TOTALS	\$22,719	\$7,995	\$27,322	\$13,875

P R O P
Adjustment Expenses Included

COMPANY	1988			1988	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
Advocate General Insurance Co. of Canada	1,379	703	2,082	1,063	749
Aetna Casualty and Surety Company	0	57	57	0	1
Affiliated F M Insurance Company	0	321	321	0	42
Allendale Mutual Insurance Company	0	886	886	0	29
Allianz Insurance Company	0	0	0	0	31
Allstate Insurance Company of Canada	241	126	367	396	327
American Bankers Ins. Co. of Florida	393	22	415	26	24
American Home Assurance Company	138	2,610	2,748	85	1,440
American Road Insurance Company	2	0	2	0	0
Arkwright Mutual Insurance Company	0	601	601	0	(117)
AXA Home Insurance Company	0	0	0	0	0
Boiler Inspection & Ins. Co. of Canada	0	11	11	0	0
Calvert Insurance Company Limited	0	70	70	0	72
Canada Accident and Fire Assurance Co.	2	15	17	0	2
Canada Life Casualty Insurance Company	62	0	62	17	0
Canadian General Insurance Company	548	99	647	750	71
Canadian Home Assurance Company	470	596	1,066	367	203
Canadian Indemnity Company	1,335	706	2,041	919	273
Canadian Surety Company	2,264	1,107	3,371	1,248	505
Casualty Company of Canada	227	30	257	68	30
Century Insurance Company of Canada	384	(4)	380	116	(1)
Chateau Insurance Company	0	22	22	(47)	(7)
Chequers Insurance Company	0	0	0	0	0
Chrysler Insurance Company	0	46	46	0	45
Chubb Insurance Company of Canada	41	356	397	0	(35)
CIGNA Insurance Company of Canada	0	1,131	1,131	(11)	369
Citadel General Assurance Company	29	2	31	6	3
Commerce and Industry Ins. Co. of Canada	0	415	415	0	39
Commercial Union Assurance co. of Canada	1,204	2,145	3,349	750	1,913
Commonwealth Insurance Company	0	1,262	1,262	0	1,624
Constitution Insurance Company of Canada	97	155	252	31	91
Continental Insurance Company	854	8,037	8,891	620	5,436
Continental Insurance Company of Canada	0	11	11	0	0
Co-operators General Insurance Company	4,367	2,570	6,937	3,896	1,742

ERTY
in Net Losses Incurred

1988	1989			1989		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
1,812	0	0	0	0	0	0
1	0	74	74	0	104	104
42	0	193	193	0	52	52
29	0	795	795	0	(13)	(13)
31	0	0	0	0	0	0
723	247	177	424	127	141	268
50	507	16	523	47	3	50
1,525	13	2,213	2,226	(37)	(443)	(480)
0	1	0	1	0	0	0
(117)	0	430	430	0	36	36
0	686	52	738	89	-1	88
0	0	13	13	0	2	2
72	0	67	67	33	0	33
2	0	0	0	0	0	0
17	182	0	182	46	0	46
821	690	60	750	387	51	438
570	455	524	979	95	384	479
1,192	0	0	0	0	0	0
1,753	2,768	1,059	3,827	1,385	348	1,733
98	0	0	0	0	0	0
115	0	0	0	0	0	0
(54)	0	11	11	0	28	28
0	12	0	12	0	0	0
45	0	1	1	0	0	0
(35)	30	288	318	7	(5)	2
358	6	1,649	1,655	0	396	396
9	33	12	45	10	10	20
39	0	169	169	0	(69)	(69)
2,663	1,450	2,076	3,526	991	1,559	2,550
1,624	0	933	933	0	1,458	1,458
122	90	103	193	22	62	84
6,056	720	6,801	7,321	1,141	6,264	7,405
0	340	1,308	1,648	58	395	453
5,640	3,904	3,133	7,037	2,687	1,841	4,328

COMPANY	1988			1988	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
Cornhill Insurance Company of Canada	2	2	4	1	0
Coronation Insurance Company Limited	0	5	5	0	0
Coseco Insurance Company	2,142	0	2,142	1,180	0
Cumis General Insurance Company	847	244	1,091	750	120
Dome Insurance Corp. Ltd.	0	2	2	0	1
Dominion Insurance Corporation	5	1,971	1,976	(1)	981
Dominion of Canada General Insurance Co.	2,519	550	3,069	2,032	394
Eaton Insurance Company	304	23	327	156	2
Ecclesiastical Insurance Office PLC	0	452	452	0	498
Economical Mutual Insurance Company	1,953	507	2,460	1,157	191
Elite Insurance Company	707	697	1,404	326	359
Employers Ins. of Wausau A Mutual Co.	0	5	5	0	0
Equitable General Insurance Company	0	0	0	0	(47)
Federal Insurance Company	0	62	62	0	0
Federated Insurance Company of Canada	192	1,011	1,203	39	609
Federated Mutual Insurance Company	(3)	(34)	(37)	99	165
Federation Insurance Company of Canada	583	68	651	583	7
Fireman's Fund Insurance Company	0	297	297	0	8
Foresters Indemnity Company	214	0	214	154	0
GAN Canada Insurance Company	2	4	6	5	197
General Accident Assurance Co. of Canada	2,882	2,569	5,451	1,693	1,298
Gerling Global General Insurance Company	0	1,818	1,818	0	1,617
Gold Circle Insurance Company	0	0	0	2	0
Grain Insurance and Guarantee Company	696	2,581	3,279	362	662
Guardian Insurance Company of Canada	5	610	615	0	197
Halifax Insurance Company	(1)	1,161	1,160	49	1,212
Hanover Insurance Company	308	116	424	75	1
Hartford Fire Insurance Company	0	983	983	0	482
Herald Insurance Company	0	(2)	(2)	0	(4)
Home Insurance Company	389	81	470	(133)	(884)
Hutterian Brethren Mutual Insurance Corp	1,465	0	1,465	501	0
Insurance Company of North America	0	0	0	0	(23)
John Deere Insurance Company of Canada	0	363	363	0	90
Kansa General Insurance Company	0	70	70	0	(200)
Laurentian Casualty Company of Canada	0	6	6	1	(9)
Laurentian General, Ins. Company Inc.	0	112	112	0	42

1988	1989			1989		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
1	11	8	19	6	2	8
0	0	0	0	0	0	0
1,180	3,058	0	3,058	2,509	0	2,509
870	1,138	311	1,449	1,033	325	1,358
1	0	2	2	0	3	3
980	7	2,277	2,284	0	560	560
2,426	4,247	1,115	5,362	3,391	629	4,020
158	0	0	0	0	0	0
498	0	274	274	0	429	429
1,348	2,056	480	2,536	1,190	363	1,553
685	664	591	1,255	419	610	1,029
0	0	94	94	0	2	2
(47)	0	0	0	0	3	3
0	0	1	1	0	0	0
648	195	923	1,118	116	365	481
264	0	(18)	(18)	6	(19)	(13)
590	699	70	769	441	12	453
8	0	359	359	0	79	79
154	223	0	223	82	0	82
202	43	476	519	6	231	237
2,991	2,859	2,352	5,211	1,780	1,741	3,521
1,617	0	3,059	3,059	0	518	518
2	0	0	0	37	0	37
1,024	1,596	1,894	3,490	1,065	476	1,541
197	4	669	673	1	293	294
1,261	0	949	949	(2)	1,181	1,179
76	701	306	1,007	390	80	470
482	1	914	915	0	565	565
(4)	1	2	3	0	6	6
(1,017)	70	78	148	82	26	108
501	1,499	0	1,499	220	0	220
(23)	0	0	0	0	(11)	(11)
90	0	323	323	0	203	203
(200)	0	145	145	0	710	710
(8)	0	4	4	0	(1)	(1)
42	0	109	109	0	(43)	(40)

COMPANY	1988			1988	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
Laurentian Pacific Insurance Company	2	232	234	0	138
Liberty Mutual Fire Insurance Company	1	23	24	0	3
Liberty Mutual Insurance Company	0	0	0	0	10
London and Midland General Insurance Co.	97	0	97	22	0
Lumbermens Mutual Casualty Company	0	148	148	0	140
Manitoba Mennonite Mutual Insurance Co.	3,665	70	3,735	2,073	0
Manitoba Public Insurance Corporation	8,288	5,125	13,413	5,146	3,101
Maritime Insurance Company, Limited	0	1	1	0	0
Markel Insurance Company of Canada	0	0	0	0	(21)
Metropolitan Insurance Company	0	1	1	0	0
Motors Insurance Company	0	0	0	0	0
Mutual of Ottawa - Church Insurance	0	0	0	0	0
New Hampshire Insurance Company	0	902	902	0	60
New Rotterdam Insurance Company	35	280	315	5	250
Niagara Fire Insurance Company	11	0	11	93	0
Non-Marine Underwriters Lloyds of London	655	1,404	2,059	397	178
Norman Insurance Company Limited	159	119	278	(14)	26
Norwich Union Fire Insurance Soc. Ltd.	0	0	0	0	0
Old Republic Insurance Company	21	0	21	11	0
Pacific Employers Insurance Company	0	786	786	0	460
Palco Insurance Company Limited	4	237	241	4	167
Palco International Insurance Company	0	367	367	39	159
Personal Insurance Company of Canada	1,285	0	1,285	489	0
Phoenix Assurance Company of Canada	1	13	14	0	1
Pool Insurance Company	0	1,166	1,166	0	3
Portage La Prairie Mutual Insurance Co.	12,159	640	12,799	7,346	387
Protection Mutual Insurance Company	0	1,042	1,042	0	76
Prudential Assurance Company Limited	4,446	3,180	7,626	2,450	1,958
Prudential of America General Ins. Co.	52	0	52	90	0
Red River Valley Mutual Insurance Co.	0	9,739	9,739	0	5,006
Reliance Insurance Company	0	17	17	0	8
Royal Exchange Assurance of America Inc.	0	(11)	(11)	0	24
Royal Insurance Company of Canada	2,758	7,252	10,010	2,167	4,828
St. Paul Fire and Marine Insurance Co.	0	529	529	0	91
Saskatchewan Mutual Insurance Company	2,396	211	2,607	1,711	133
Scottish & York Insurance Company Ltd.	0	339	339	0	1,029

1988	1989			1989		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
138	1	167	168	0	255	255
3	1	24	25	0	427	427
10	0	0	0	0	2	2
22	83	0	83	17	26	43
140	0	183	183	0	(34)	(34)
2,073	3,452	37	3,489	2,388	0	2,388
8,247	8,282	3,990	12,272	4,665	2,387	7,052
0	0	5	5	0	11	11
(21)	0	0	0	0	0	0
0	1	0	1	0	0	0
0	0	2	2	0	2	2
0	0	3	3	0	0	0
60	0	1,392	1,392	0	1,609	1,609
255	29	312	341	7	235	242
93	5	0	5	8	0	8
575	818	1,013	1,831	459	374	833
12	159	130	289	177	110	287
0	0	2	2	0	0	0
11	23	0	23	12	0	12
460	0	2	2	0	557	557
171	0	(8)	(8)	(2)	100	98
198	0	319	319	(2)	97	95
489	1,357	0	1,357	704	0	704
1	0	0	0	0	0	0
3	0	1,016	1,016	0	0	0
7,733	12,419	654	13,073	7,954	419	8,373
76	0	824	824	0	323	323
4,408	4,314	3,429	7,743	1,765	977	2,742
90	89	0	89	53	0	53
5,006	0	10,469	10,469	0	6,345	6,345
8	0	22	22	0	24	24
24	0	10	10	0	(2)	(2)
6,995	2,858	6,854	9,712	1,975	7,344	9,319
91	0	277	277	0	213	213
1,844	2,515	219	2,734	1,695	36	1,731
1,029	0	300	300	0	169	169

COMPANY	1988			1988	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
Security Insurance Company of Hartford	0	26	26	0	12
Security National Insurance Company	138	0	138	82	0
Sentry Insurance A Mutual Company	38	20	58	10	7
Simcoe & Erie General Insurance Company	147	1,325	1,472	21	774
Sovereign General Insurance Company	676	2,576	3,252	782	1,179
Sumitomo Marine & Fire Ins. Co. Ltd.	0	0	0	0	0
Sun Alliance Insurance Company	0	107	107	0	4
Tokio Marine and Fire Insurance Co. Ltd.	0	0	0	0	0
Toronto General Insurance Company	448	81	529	614	58
Traders General Insurance Company	249	45	294	341	32
Trafalgar Insurance Company of Canada	1	1	2	0	0
Transit Insurance Company	0	800	800	0	(18)
Transport Insurance Company	0	0	0	0	0
Travelers Indemnity Company	0	54	54	0	(10)
United States Fidelity and Guaranty Co.	0	38	38	0	(19)
United States Fire Insurance Company	0	304	304	0	111
USF&G Insurance Company of Canada	484	359	843	683	660
Utica Mutual Insurance Company	0	70	70	0	(2)
Victoria Insurance Company of Canada	0	6	6	0	0
Voyageur Insurance Company	46	0	46	12	0
Wawanesa Mutual Insurance Company	15,581	6,805	22,386	8,467	3,841
Wellington Insurance Company	3,366	517	3,883	2,715	557
Yasuda Fire and Marine Insurance Co.	0	4	4	0	(18)
Zurich Indemnity Company of Canada	1,647	711	2,358	1,324	423
Zurich Insurance Company	1,211	984	2,195	864	833
TOTALS	\$89,317	\$89,107	\$178,424	\$57,277	\$49,508

*Property insurance includes Fire, P.P.F., Plate Glass, Theft, Inland Transportation & Livestock

1988	1989			1989		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
12	0	2	2	0	(2)	(2)
82	0	0	0	(15)	0	(15)
17	2	21	23	3	(1)	2
795	91	944	1,035	47	750	797
1,961	22	3,607	3,629	31	2,376	2,407
0	0	2	2	0	0	0
4	0	114	114	0	101	101
0	0	13	13	0	1	1
672	564	49	613	317	42	359
373	314	27	341	176	23	199
0	6	4	10	3	1	4
(18)	0	643	643	0	294	294
0	0	0	0	0	(10)	(10)
(10)	0	66	66	0	81	81
(19)	0	53	53	0	75	75
111	0	326	326	0	186	186
1,343	452	359	811	464	368	832
(2)	0	27	27	0	0	0
0	0	4	4	0	0	0
12	79	0	79	31	0	31
12,308	16,146	6,822	22,968	10,185	4,734	14,919
3,272	3,414	829	4,243	2,390	973	3,363
(18)	0	6	6	0	6	6
1,747	1,734	613	2,347	791	211	1,002
1,697	1,183	1,102	2,285	679	1,618	2,297
\$106,785	\$91,619	\$87,004	\$178,623	\$56,837	\$55,577	\$112,414

LIFE INSURANCE - NET PREMIUM INCOME ON MANITOBA BUSINESS - 1989						
COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual \$'000	Group \$'000	Total \$'000	Individual \$'000	Group \$'000	Total \$'000
Abbey Life Insurance Co. of Canada	265	130	395	0	0	0
Aetna Life Insurance Company	10	185	195	0	0	0
Aetna Life Insurance Co. of Canada	1,349	755	2104	1,983	831	2,814
Alexander Hamilton Life Insurance Co.	0	108	108	0	0	0
Allstate Life Insurance Company	2	0	2	0	0	0
Allstate Life Insurance Co. of Canada	97	74	171	4	0	4
American Bankers Life Assce. of Florida	0	144	144	0	0	0
American Life Insurance Company	861	340	1,201	325	0	325
AMEX Life Assurance Company	0	2	2	0	0	0
Balboa Life Insurance Company	0	200	200	0	0	0
Blue Cross Life Insurance Co. of Canada	3	65	68	0	0	0
Canada Life Assurance Company	1,726	15,056	16,782	6,636	2,723	9,359
Chrysler Life Insurance Co. of Canada	0	36	36	0	0	0
Citadel Life Assurance Company	1,516	340	1,856	2,197	427	2,624
Colonia Life Insurance Company	454	0	454	222	0	222
Combined Insurance Co. of America	10	1	11	0	0	0
Commercial Union Life Assce. Co. of Canada	1,080	79	1,159	1,637	0	1,637
Confederation Life Insurance Company	2,316	2,052	4,368	2,299	236	2,535
Connecticut General Life Insurance Co.	0	6	6	0	0	0
Cooperants, Mutual Life Ins. Society	2	83	85	0	0	0
Co-operators Life Insurance Company	1,101	753	1,854	453	238	691
Credit Life Insurance Company	0	28	28	0	0	0
Crown Life Insurance Company	1,275	610	1,885	680	1,906	2,586
Cumis Life Insurance Company	542	2,940	3,482	115	997	1,112
Cuna Mutual Insurance Society	40	0	40	1	0	1
Desjardins Mutual Life Assurance Co.	9	434	443	0	172	172
Empire Life Insurance Company	709	370	1,079	2,141	39	2,180
Equitable Life Assce. Society of U.S.	1	45	46	0	0	0
Equitable Life Insurance Co. of Canada	2,765	480	3,245	6,491	357	6,848
Federated Life Insurance Co. of Canada	202	65	267	29	0	29
Financial Life Assurance Co. of Canada	964	0	964	0	0	0
Ford Life Insurance Company	0	125	125	0	0	0
Franklin Life Insurance Company	20	0	20	0	0	0

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual \$'000	Group \$'000	Total \$'000	Individual \$'000	Group \$'000	Total \$'000
General American Life Insurance Company	0	4	4	0	0	0
Glacier National Life Assurance Company	24	0	24	0	0	0
Globe Life Insurance Company	53	240	293	0	0	0
Great-West Life Assurance Company	16,279	17,777	34,056	60,094	109,542	169,636
Imperial Life Assurance Co. of Canada	5,777	1,407	7,184	14,985	68	15,053
John Alden Life Insurance Company	0	0	0	0	0	0
John Hancock Mutual Life Insurance Co.	2	5	7	2	1	3
Laurentian Life Insurance Company Inc.	10	854	864	0	0	0
Laurentian Life Insurance Co. of Canada	245	0	245	0	0	0
Laurier Life Insurance Company	474	18	492	0	0	0
London Life Insurance Company	27,137	2,222	29,359	16,810	6,469	23,279
Manufacturers Life Insurance Company	9,252	361	9,613	21,119	5,252	26,371
Maritime Life Assurance Company	2,422	842	3,264	3,279	0	3,279
Massachusetts Indemnity & Life Ins. Co.	465	0	465	40	0	40
Massachusetts Mutual Life Insurance Co.	1	2	3	0	1	1
Metropolitan Life Insurance Company	2,923	973	3,896	2,741	601	3,342
Metropolitan Life Ins. Company of Canada	1,098	0	1,098	62	0	62
MIC Life Insurance Corporation	0	270	270	0	0	0
Minnesota Mutual Life Insurance Company	0	3	3	0	0	0
Mutual Life Assurance Company of Canada	8,669	2,085	10,754	28,055	10,958	39,013
Mutual Life Insurance Co. of New York	73	0	73	0	0	0
Mutual of Omaha Insurance Company	1,355	78	1,433	40	21	61
National Fidelity Life Insurance Company	15	0	15	0	0	0
National Life Assurance Co. of Canada	3,581	613	4,194	885	5,147	6,032
New York Life Insurance Company	6,010	83	6,093	2	0	2
New York Life Insurance Co. of Canada	3,846	1	3,847	8,197	0	8,197
NN Life Insurance Company of Canada	2,355	5	2,360	3,665	0	3,665
North American Life and Casualty Company	30	0	30	0	0	0
North American Life Assurance Company	6,878	3,213	10,091	10,766	11,385	22,151
North West Life Assurance Co. of Canada	841	0	841	525	0	525
Norwich Union Life Insurance Society	1,336	0	1,336	636	0	636
Paul Revere Life Insurance Company	752	12	764	182	0	182
Pennsylvania Life Insurance Company	504	10	514	87	1	88
Pierce National Life Insurance Company	763	0	763	47	0	47
Pioneer Life Assurance Company	1,886	111	1,997	1,008	0	1,008

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual \$'000	Group \$'000	Total \$'000	Individual \$'000	Group \$'000	Total \$'000
Principal Mutual Life Insurance Company	3	46	49	0	0	0
Provident Life and Accident Ins. Company	0	157	157	0	0	0
Prudential Assurance Company Limited	1,598	365	1,963	1,447	2,211	3,658
Prudential Insurance Company of America	2,444	2,628	5,072	2,123	95	2,218
Prudential Life Assce. of England (Canada)	45	99	144	3,531	479	4,010
Reliable Life Insurance Company	45	379	424	0	0	0
Royal Life Insurance Company of Canada	245	7	252	1,448	0	1,448
Safeguard Life Assurance Company	5	0	5	0	0	0
Seaboard Life Insurance Company	1,486	1,487	2,973	13,606	0	13,606
Sovereign Life Insurance Company	1,443	0	1,443	1,439	0	1,439
Standard Life Assurance Company	466	12	478	12,111	35	12,146
Sun Alliance & London Assce. Co. (Canada)	22	0	22	1	0	1
Sun Alliance & London Assce. Co. Limited	21	0	21	0	0	0
Sun Life Assurance Company of Canada	13,176	4,031	17,207	14,679	14,186	28,865
Teachers Ins. & Annuity Assoc. of America	4	0	4	0	0	0
Toronto Mutual Life Insurance Company	137	0	137	0	0	0
Transamerica Life Insurance Co. of Canada	1,864	0	1,864	1,460	9	1,469
Transamerica Occidental Life Ins. Co.	463	41	504	0	0	0
Travelers Insurance Company	0	50	50	0	0	0
United American Insurance Company	1	0	1	0	0	0
Wawanesa Mutual Life Insurance Company	3,228	892	4,120	2,107	0	2,107
Westbury Canadian Life Ins. Company	638	366	1,004	3	0	3
Western Life Assurance Company	58	0	58	0	0	0
Zurich Life & Health Ins. Co. of Canada	0	204	204	0	0	0
Zurich Life Insurance Company of Canada	3,190	266	3,456	144	77	221
TOTAL	\$152,957	\$67,725	\$220,682	\$252,539	\$174,464	\$427,003

* Individual includes Industrial

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1989 - LIFE INSURANCE - DIRECT DISBURSEMENTS TO

COMPANY	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims \$'000	Disability Claims \$'000	Matured Endowments \$'000	Surrender Values \$'000	Div- idends \$'000	Total \$'000
Abbey Life Insurance Co. of Canada	0	0	0	1	0	1
Aetna Life Insurance Company	28	0	0	0	(1)	27
Aetna Life Insurance Co. of Canada	159	3	17	207	95	481
Alexander Hamilton Life Insurance Co.	0	0	0	0	0	0
Allstate Life Insurance Company	0	0	0	0	0	0
Allstate Life Insurance Co. of Canada	37	0	0	32	0	69
American Bankers Life Assce. of Florida	0	0	0	0	0	0
American Life Insurance Company	0	0	0	5	0	5
Balboa Life Insurance Company	0	0	0	0	0	0
Blue Cross Life Ins. Co. of Canada	0	0	0	0	0	0
Canada Life Assurance Company	298	0	101	681	654	1,734
Chrysler Life Insurance Co. of Canada	0	0	0	0	0	0
Citadel Life Assurance Company	107	0	0	391	69	567
College Retirement Equities Fund	0	0	0	0	0	0
Colonia Life Insurance Company	0	0	0	0	0	0
Combined Insurance Co. of America	0	0	0	2	0	2
Commercial Union Life Assce. Co. of Canada	251	4	10	174	66	505
Confederation Life Insurance Company	285	3	146	971	462	1,867
Connecticut General Life Insurance Co.	0	0	0	0	0	0
Cooperants, Mutual Life Ins. Society	0	0	0	0	0	0
Co-operators Life Insurance Company	179	0	32	232	314	757
Credit Life Insurance Company	0	0	0	0	0	0
Crown Life Insurance Company	148	1	135	553	601	1,438
Cumis Life Insurance Company	110	0	0	8	4	122
Cuna Mutual Insurance Society	61	0	0	57	13	131
Desjardins Mutual Life Assurance Co.	0	0	0	0	0	0
Empire Life Insurance Company	346	0	22	435	58	861
Equitable Life Assce. Society of U.S.	0	0	0	0	2	2
Equitable Life Insurance Co. of Canada	239	5	35	463	831	1,573
Federated Life Insurance Co. of Canada	0	(12)	2	84	0	74
Financial Life Assurance Co. of Canada	1,002	0	9	82	0	1,093

POLICYHOLDERS IN MANITOBA - 1989

INSURANCE CONTRACTS LESS REINSURANCE CEDED					Total of Insurance Contracts \$'000
GROUP					
Death Claims \$'000	Disability Claims \$'000	Surrender Values \$'000	Div- idends \$'000	Total \$'000	
5	0	0	0	5	6
73	0	2	(175)	(100)	(73)
524	0	3	(147)	380	861
12	0	0	0	12	12
0	0	0	0	0	0
77	0	0	0	77	146
0	0	0	0	0	0
0	0	0	0	0	5
19	0	0	0	19	19
8	0	0	0	8	8
10,194	153	0	2,561	12,908	14,642
0	0	0	0	0	0
147	0	2	0	149	716
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	2
91	0	0	0	91	596
(129)	0	0	155	26	1,893
5	0	0	0	5	5
0	0	0	0	0	0
534	0	0	18	552	1,309
5	0	0	0	5	5
137	0	0	0	137	1,575
1,693	25	0	162	1,880	2,002
0	0	0	0	0	131
220	0	0	33	253	253
143	0	0	39	182	1,043
383	0	0	(1)	382	384
204	0	0	118	322	1,895
0	(17)	0	0	(17)	57
0	0	0	0	0	1,093

COMPANY	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims \$'000	Disability Claims \$'000	Matured Endowments \$'000	Surrender Values \$'000	Div- idends \$'000	Total \$'000
Ford Life Insurance Company	0	0	0	0	0	0
Franklin Life Insurance Company	2	0	0	0	2	4
General American Life Insurance Company	0	0	0	0	0	0
Glacier National Life Assurance Company	3	0	0	0	0	3
Globe Life Insurance Company	(19)	0	0	23	0	4
Great-West Life Assurance Company	2,636	1	327	3,370	5,761	12,095
Imperial Life Assurance Co. of Canada	656	0	58	901	1,084	2,699
John Alden Life Insurance Company	0	0	0	0	0	0
John Hancock Mutual Life Insurance Co.	0	0	0	3	1	4
Laurentian Life Insurance Company Inc.	0	0	0	0	1	1
Laurentian Life Insurance Co. of Canada	26	0	0	12	0	38
Laurier Life Insurance Company	13	0	0	3	0	16
London Life Insurance Company	3,140	165	390	5,984	9,654	19,333
Manufacturers Life Insurance Company	1,489	0	141	2,950	1,237	5,817
Maritime Life Assurance Company	153	0	1	373	128	655
Massachusetts Indemnity and Life Ins.Co.	156	0	0	0	0	156
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0	0
Metropolitan Life Insurance Company	704	(5)	289	1,306	1,508	3,802
Metropolitan Life Ins. Company of Canada	4	0	0	11	0	15
MIC Life Insurance Corporation	0	0	0	0	0	0
Mutual Life Assurance Company of Canada	1,895	36	19	1,993	3,664	7,607
Mutual Life Insurance Co. of New York	53	0	1	201	81	336
Mutual of Omaha Insurance Company	129	0	14	205	120	468
National Fidelity Life Insurance Company	0	0	0	0	0	0
National Life Assurance Co. of Canada	161	0	1	237	36	435
New York Life Insurance Company	823	5	32	2,437	1,596	4,893
New York Life Insurance Co. of Canada	428	0	0	204	0	632
NN Life Insurance Company	304	0	74	150	26	554
North American Life and Casualty Company	23	0	10	67	0	100
North American Life Assurance Company	1,007	1	179	2,134	1,841	5,162
North West Life Assurance Co. of Canada	202	0	0	121	0	323
Norwich Union Life Insurance Society	37	0	20	81	200	338

INSURANCE CONTRACTS LESS REINSURANCE CEDED					Total of Insurance Contracts \$'000
GROUP					
Death Claims \$'000	Disability Claims \$'000	Surrender Values \$'000	Div- idends \$'000	Total \$'000	
26	0	0	0	26	26
0	0	0	0	0	4
2	0	0	0	2	2
0	0	0	0	0	3
79	0	0	0	79	83
15,532	10	15	1,120	16,677	28,772
531	0	0	768	1,299	3,998
0	0	0	0	0	0
2	2	0	0	4	8
0	0	0	0	0	1
0	0	0	0	0	38
0	0	0	0	0	16
1,874	17	0	(8)	1,883	21,216
252	0	0	0	252	6,069
255	0	0	720	975	1,630
0	0	0	0	0	156
0	0	0	1	1	1
1,230	106	0	245	1,581	5,383
0	0	0	0	0	15
232	0	0	0	232	232
1,421	14	54	196	1,685	9,292
0	0	0	0	0	336
213	0	0	0	213	681
0	0	0	0	0	0
295	46	663	237	1,241	1,676
49	0	0	19	68	4,961
0	0	0	0	0	632
0	0	0	0	0	554
1	0	0	0	1	101
2,415	0	57	1	2,473	7,635
0	0	0	0	0	323
12	0	0	0	12	350

COMPANY	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims \$'000	Disability Claims \$'000	Matured Endowments \$'000	Surrender Values \$'000	Div- idends \$'000	Total \$'000
Paul Revere Life Insurance Company	130	0	2	344	0	476
Pennsylvania Life Insurance Company	21	0	0	14	0	35
Pierce National Life Insurance Company	210	0	1	32	0	243
Pioneer Life Assurance Company	68	0	161	477	153	859
Principal Mutual Life Insurance Company	0	0	0	0	1	1
Provident Life and Accident Ins. Company	0	0	0	0	0	0
Prudential Assurance Company Limited	157	0	51	303	520	1,031
Prudential Insurance Company of America	456	0	137	721	1,072	2,386
Prudential Life Assce. of England (Canada)	0	0	0	0	0	0
Reliable Life Insurance Company	0	0	0	0	0	0
Royal Life Insurance Company of Canada	34	0	0	34	63	131
Safeguard Life Assurance Company	0	0	0	0	3	3
Seaboard Life Insurance Company	21	3	17	265	54	360
Sovereign Life Insurance Company	317	0	37	226	79	659
Standard Life Assurance Company	43	0	21	99	231	394
Sun Alliance & London Assce. Co. (Canada)	0	0	2	10	0	12
Sun Alliance & London Assce. Co. Limited	0	0	38	1	2	41
Sun Life Assurance Company of Canada	1,405	0	265	1,648	3,270	6,588
Teachers Ins. & Annuity Assoc. of America	0	0	0	0	2	2
Toronto Mutual Life Insurance Company	0	0	0	16	3	19
Transamerica Life Insurance Co. of Canada	322	0	0	16	4	342
Transamerica Occidental Life Ins. Co.	203	0	1	105	2	311
Travelers Insurance Company	0	0	0	0	0	0
United American Insurance Company	0	0	0	0	0	0
Wawanesa Mutual Life Insurance Company	522	0	22	210	253	1,007
Westbury Canadian Life Insurance Company	753	0	0	0	0	753
Western Life Assurance Company	21	0	(1)	29	10	59
Zurich Life & Health Ins. Co. of Canada	0	0	0	0	0	0
Zurich Life Insurance Company of Canada	604	0	73	194	36	907
TOTALS	\$22,562	\$210	\$2,892	\$31,888	\$35,866	\$93,418

INSURANCE CONTRACTS LESS REINSURANCE CEDED					Total of Insurance Contracts \$'000
GROUP					
Death Claims \$'000	Disability Claims \$'000	Surrender Values \$'000	Div- idends \$'000	Total \$'000	
36	0	0	0	36	512
0	0	0	5	5	40
0	0	0	0	0	243
0	0	1	0	1	860
28	0	0	18	46	47
75	0	0	0	75	75
367	0	0	43	410	1,441
1,860	(13)	30	460	2,337	4,723
52	0	0	0	52	52
272	11	0	0	283	283
0	0	0	0	0	131
0	0	0	0	0	3
214	0	0	0	214	574
0	0	0	0	0	659
42	0	0	0	42	436
0	0	0	0	0	12
0	0	0	0	0	41
2,729	0	0	91	2,820	9,408
0	0	0	0	0	2
0	0	0	0	0	19
0	0	0	0	0	342
15	0	0	0	15	326
(3)	0	0	0	(3)	(3)
0	0	0	0	0	0
232	0	0	0	232	1,239
117	0	0	149	266	1,019
0	0	0	0	0	59
32	0	0	0	32	32
87	0	0	0	87	994
\$44,921	\$354	\$827	\$6,828	\$52,930	\$146,348

1989 - LIFE INSURANCE - DIRECT DISBURSEMENTS TO

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED				
	INDIVIDUAL				
	Death Claims \$'000	Annuity Payments \$'000	Surrender Values \$'000	Div- idends \$'000	Total \$'000
Abbey Life Insurance Co. of Canada	0	0	0	0	0
Aetna Life Insurance Company	0	0	0	0	0
Aetna Life Insurance Co. of Canada	12	1,117	3,279	0	4,408
Alexander Hamilton Life Insurance Co.	0	0	0	0	0
Allstate Life Insurance Company	0	0	0	0	0
Allstate Life Insurance Co. of Canada	0	1	12	0	13
American Bankers Life Assce. of Florida	0	0	0	0	0
American Life Insurance Company	0	20	0	0	20
Balboa Life Insurance Company	0	0	0	0	0
Blue Cross Life Ins. Co. of Canada	0	0	0	0	0
Canada Life Assurance Company	73	4,073	5,680	1	9,827
Chrysler Life Insurance Co. of Canada	0	0	0	0	0
Citadel Life Assurance Company	0	110	1,023	6	1,139
College Retirement Equities Fund	0	9	0	0	9
Colonia Life Insurance Company	0	76	8	0	84
Combined Insurance Co. of America	0	0	0	0	0
Commercial Union Life Assce. Co. of Canada	0	28	(351)	0	(323)
Confederation Life Insurance Company	22	2,206	1,966	8	4,202
Connecticut General Life Insurance Co.	0	0	0	0	0
Cooperants, Mutual Life Ins. Society	0	0	0	0	0
Co-operators Life Insurance Company	0	289	228	5	522
Credit Life Insurance Company	0	0	0	0	0
Crown Life Insurance Company	0	1,827	357	22	2,206
Cumis Life Insurance Company	0	81	0	0	81
Cuna Mutual Insurance Society	0	8	0	0	8
Desjardins Mutual Life Assurance Co.	0	0	0	0	0
Empire Life Insurance Company	103	696	603	7	1,409
Equitable Life Assce. Society of U.S.	0	0	0	0	0
Equitable Life Insurance Co. of Canada	204	1,127	3,206	14	4,551
Federated Life Insurance Co. of Canada	0	4	3	0	7
Financial Life Assurance Co. of Canada	0	2	0	0	2

POLICYHOLDERS IN MANITOBA - 1989

ANNUITY CONTRACTS LESS REINSURANCE CEDED					Total Payments in respect of Annuity Contracts \$'000	Total Disburse- ments for Insur- ance & Annuity Contracts \$'000
GROUP						
Death Claims \$'000	Annuity Payments \$'000	Surrender Values \$'000	Div- idends \$'000	Total \$'000		
0	0	0	0	0	0	6
0	0	0	0	0	0	(73)
1	514	422	0	937	5,345	6,206
0	0	0	0	0	0	12
0	0	0	0	0	0	0
0	0	0	0	0	13	159
0	0	0	0	0	0	0
0	0	0	0	0	20	25
0	0	0	0	0	0	19
0	0	0	0	0	0	8
23	1,782	804	0	2,609	12,436	27,078
0	0	0	0	0	0	0
0	32	106	0	138	1,277	1,993
0	0	0	0	0	9	9
0	0	0	0	0	84	84
0	0	0	0	0	0	2
0	0	0	0	0	(323)	273
0	0	0	0	0	4,202	6,095
0	1	0	0	1	1	6
0	0	0	0	0	0	0
0	170	313	119	602	1,124	2,433
0	0	0	0	0	0	5
0	412	155	0	567	2,773	4,348
0	0	792	0	792	873	2,875
0	0	0	0	0	8	139
0	4	0	0	4	4	257
0	66	456	0	522	1,931	2,974
0	4	0	0	4	4	388
0	61	353	0	414	4,965	6,860
0	0	0	0	0	7	64
0	0	0	0	0	2	1,095

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED				
	INDIVIDUAL				
	Death Claims \$'000	Annuity Payments \$'000	Surrender Values \$'000	Div- idends \$'000	Total \$'000
Ford Life Insurance Company	0	0	0	0	0
Franklin Life Insurance Company	0	0	0	0	0
General American Life Insurance Company	0	0	0	0	0
Glacier National Life Assurance Company	0	0	0	0	0
Globe Life Insurance Company	0	0	0	0	0
Great-West Life Assurance Company	2,301	11,762	20,487	75	34,625
Imperial Life Assurance Co. of Canada	500	0	1,176	1,119	2,795
John Alden Life Insurance Company	11	0	0	0	11
John Hancock Mutual Life Insurance Co.	0	0	0	0	0
Laurentian Life Insurance Company Inc.	0	0	0	0	0
Laurentian Life Insurance Co. of Canada	0	0	0	0	0
Laurier Life Insurance Company	0	25	0	0	25
London Life Insurance Company	608	2,975	6,873	151	10,607
Manufacturers Life Insurance Company	317	1,245	9,100	15	10,677
Maritime Life Assurance Company	186	1,387	3,658	0	5,231
Massachusetts Indemnity and Life Ins.Co.	0	0	11	0	11
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0
Metropolitan Life Insurance Company	53	233	2,044	7	2,337
Metropolitan Life Ins. Company of Canada	0	0	52	0	52
MIC Life Insurance Corporation	0	0	0	0	0
Mutual Life Assurance Company of Canada	688	6,226	10,436	2	17,352
Mutual Life Insurance Co. of New York	0	0	0	0	0
Mutual of Omaha Insurance Company	0	13	169	8	190
National Fidelity Life Insurance Company	0	0	0	0	0
National Life Assurance Co. of Canada	0	208	63	0	271
New York Life Insurance Company	0	174	0	7	181
New York Life Insurance Co. of Canada	27	285	433	0	745
NN Life Insurance Company	5	872	585	0	1,462
North American Life and Casualty Company	0	0	0	0	0
North American Life Assurance Company	76	6,292	4,716	14	11,098
North West Life Assurance Co. of Canada	0	325	597	0	922
Norwich Union Life Insurance Society	0	356	326	7	689

ANNUITY CONTRACTS LESS REINSURANCE CEDED					Total Payments in respect of Annuity Contracts \$'000	Total Disburse- ments for Insur- ance & Annuity Contracts \$'000
GROUP						
Death Claims \$'000	Annuity Payments \$'000	Surrender Values \$'000	Div- idends \$'000	Total \$'000		
0	0	0	0	0	0	26
0	0	0	0	0	0	4
0	0	0	0	0	0	2
0	0	0	0	0	0	3
0	0	0	0	0	0	83
2,013	24,745	116,668	94	143,520	178,145	206,917
0	0	501	0	501	3,296	7,294
0	0	0	0	0	11	11
0	0	1	1	2	2	10
0	0	0	0	0	0	1
0	0	0	0	0	0	38
0	0	0	0	0	25	41
176	9,589	5,554	0	15,319	25,926	47,142
148	1,053	7,599	469	9,269	19,948	26,015
0	0	2	0	2	5,233	6,863
0	0	0	0	0	11	167
0	6	0	0	6	6	7
5	592	67	2	666	3,003	8,386
0	0	0	0	0	52	67
0	0	0	0	0	0	232
72	2,455	11,381	0	13,908	31,260	40,552
0	0	0	0	0	0	336
0	0	0	0	0	190	871
0	0	0	0	0	0	0
234	481	5,012	2,064	7,791	8,062	9,738
0	128	0	0	128	309	5,270
0	0	0	0	0	745	1,377
0	0	0	0	0	1,462	2,016
0	0	0	0	0	0	101
96	2,139	14,180	5	16,420	27,518	35,153
0	0	0	0	0	922	1,245
0	113	113	0	226	915	1,265

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED				
	INDIVIDUAL				
	Death Claims \$'000	Annuity Payments \$'000	Surrender Values \$'000	Div- idends \$'000	Total \$'000
Paul Revere Life Insurance Company	0	23	1,517	0	1,540
Pennsylvania Life Insurance Company	0	0	31	0	31
Pierce National Life Insurance Company	0	35	0	0	35
Pioneer Life Assurance Company	0	0	704	0	704
Principal Mutual Life Insurance Company	0	0	0	0	0
Provident Life and Accident Ins. Company	0	0	0	0	0
Prudential Assurance Company Limited	1	315	1,916	0	2,232
Prudential Insurance Company of America	12	131	478	91	712
Prudential Life Assce. of England (Canada)	114	295	1,920	0	2,329
Reliable Life Insurance Company	0	0	0	0	0
Royal Life Insurance Company of Canada	0	39	112	1	152
Safeguard Life Assurance Company	0	0	0	0	0
Seaboard Life Insurance Company	150	1,571	3,167	1	4,889
Sovereign Life Insurance Company	15	133	1,881	1	2,030
Standard Life Assurance Company	6	4,632	1,485	0	6,123
Sun Alliance & London Assce. Co. (Canada)	0	0	0	0	0
Sun Alliance & London Assce. Co. Limited	0	0	0	0	0
Sun Life Assurance Company of Canada	286	5,336	7,265	27	12,934
Teachers Ins. & Annuity Assoc. of America	0	24	0	34	58
Toronto Mutual Life Insurance Company	0	0	0	0	0
Transamerica Life Insurance Co. of Canada	31	97	910	0	1,038
Transamerica Occidental Life Ins. Co.	0	0	0	0	0
Travelers Insurance Company	0	0	0	0	0
United American Insurance Company	0	0	0	0	0
Wawanesa Mutual Life Insurance Company	116	807	1,878	417	3,218
Westbury Canadian Life Insurance Company	0	2	0	0	2
Western Life Assurance Company	0	0	0	0	0
Zurich Life & Health Ins. Co. of Canada	0	0	0	0	0
Zurich Life Insurance Company of Canada	0	473	24	1	498
TOTALS	\$5,917	\$57,965	\$100,048	\$2,041	\$165,971

ANNUITY CONTRACTS LESS REINSURANCE CEDED					Total Payments in respect of Annuity Contracts \$'000	Total Disburse- ments for Insur- ance & Annuity Contracts \$'000
GROUP						
Death Claims \$'000	Annuity Payments \$'000	Surrender Values \$'000	Div- idends \$'000	Total \$'000		
0	0	0	0	0	1,540	2,052
0	0	0	0	0	31	71
0	0	0	0	0	35	278
0	0	0	0	0	704	1,564
0	2	0	0	2	2	49
0	0	0	0	0	0	75
0	2,268	2,845	36	5,149	7,381	8,822
0	27	3	0	30	742	5,465
0	401	110	0	511	2,840	2,892
0	0	0	0	0	0	283
0	0	0	0	0	152	283
0	0	0	0	0	0	3
0	43	39	0	82	4,971	5,545
0	0	0	0	0	2,030	2,689
0	2,435	0	0	2,435	8,558	8,994
0	0	0	0	0	0	12
0	0	0	0	0	0	41
9	3,024	3,328	0	6,361	19,295	28,703
0	0	0	0	0	58	60
0	0	0	0	0	0	19
0	0	131	0	131	1,169	1,511
0	0	30	0	30	30	356
0	10	0	0	10	10	7
0	0	0	0	0	0	0
0	0	0	0	0	3,218	4,457
0	0	0	0	0	2	1,021
0	0	0	0	0	0	59
0	397	0	0	397	397	429
0	0	12	0	12	510	1,504
\$2,777	\$52,954	\$170,977	\$2,790	\$229,498	\$395,469	\$541,817

LIFE INSURANCE - DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA - 1989			
COMPANY	INSURANCE CONTRACTS LESS REINSURANCE CEDED	ANNUITY CONTRACTS LESS REINSURANCE CEDED	
	INDIVIDUAL	INDIVIDUAL	GROUP
	Annuity Payments \$'000	Matured Endowments \$'000	Disability Claims \$'000
Abbey Life Insurance Co. of Canada	1	0	0
Aetna Life Insurance Co. of Canada	0	98	0
Commercial Union Life Assce. Co. of Canada	0	29	0
Federated Life Insurance Co. of Canada	2	0	0
NN Life Insurance Company of Canada	0	55	0
Seaboard Life Insurance Company	0	35	3
TOTALS	\$3	\$217	\$3

*These figures are in addition to the figures shown on the previous Life pages.

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 1989

COMPANY	GROSS IN FORCE AT END 1988		NEW ISSUED		GROSS IN FORCE AT END 1989	
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000
Abbey Life Insurance Co. of Canada	185	54,002	3	33,380	161	82,896
Aetna Life Insurance Company	214	236,393	0	162,600	198	439,247
Aetna Life Insurance Co. of Canada	3,072	410,746	86	9,078	2,825	640,522
Alexander Hamilton Life Insurance Co.	2,555	10,210	545	3,144	1,972	12,097
Allstate Life Insurance Company	19	114	0	0	0	0
Allstate Life Insurance Co. of Canada	738	32,176	16	744	661	32,058
American Bankers Life Assce. of Florida	0	35,536	0	5,376	0	40,854
American Life Insurance Company	4,431	326,988	123	20,176	2,964	305,457
AMEX Life Assurance Company	0	0	7	650	7	650
Balboa Life Insurance Company	5	16,385	0	0	5	14,746
Blue Cross Life Ins. Co. of Canada	24,110	87	1	0	20,816	83
Canada Life Assurance Company	4,372	4,558,921	133	167,134	4,117	4,712,467
Chrysler Life Insurance Co. of Canada	802	4,550	254	2,783	659	4,445
Citadel Life Assurance Company	4,024	347,111	804	103,792	4,338	349,154
Colonia Life Insurance Company	306	39,532	301	40,025	572	74,993
Combined Insurance Co. of America	48	1,916	0	582	40	1,524
Commercial Union Life Assce. Co. of Canada	3,151	248,066	2,838	92,111	5,062	308,003
Confederation Life Insurance Company	8,928	1,708,905	375	191,867	8,601	1,753,469
Connecticut General Life Insurance Co.	1	1,323	0	81	1	1,388
Cooperants, Mutual Life Ins. Society	35	392	3	50	35	233
Co-operators Life Insurance Company	10,151	832,597	328	33,518	9,462	819,537
Credit Life Insurance Company	299	3,386	41	964	241	2,598
Crown Life Insurance Company	5,183	318,868	157	11,520	4,950	343,191
Cumis Life Insurance Company	3,244	759,909	1,325	144,322	3,873	802,810
Cuna Mutual Insurance Society	429	2,317	0	0	384	1,709
Deejardins Mutual Life Assurance Co.	125	97,569	2	400	125	124,289
Empire Life Insurance Company	2,085	234,096	279	33,847	2,031	258,451
Equitable Life Assce. Soc. of the U.S.	12	9,861	1	40	10	13,680
Equitable Life Insurance Co. of Canada	3,891	350,459	513	57,036	4,146	371,405
Federated Life Insurance Co. of Canada	812	43,443	47	6,147	1,106	56,143
Financial Life Assurance Co. of Canada	612	142,004	103	39,642	1,069	169,310
Ford Life Insurance Company	1,488	17,051	634	10,165	1,401	16,804
Franklin Life Insurance Company	55	8,666	0	0	44	4,695

COMPANY	GROSS IN FORCE AT END 1988		NEW ISSUED		GROSS IN FORCE AT END 1989	
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000
General American Life Insurance Company	0	1,596	0	0	0	1,818
Glacier National Life Assurance Company	52	699	14	28	63	776
Globe Life Insurance Company	297	3,045	0	14,214	278	17,578
Great-West Life Assurance Company	29,036	9,961,653	3,242	676,205	29,507	10,730,153
Imperial Life Assurance Co. of Canada	12,248	1,263,765	1,110	98,374	11,284	1,240,986
John Hancock Mutual Life Insurance Co.	11	1,795	0	0	9	1,509
Laurentian Life Insurance Company Inc.	38	793	2	87	37	707
Laurentian Life Insurance Co. of Canada	1,293	34	36	3	1,224	31
Laurier Life Insurance Company	862	138,578	189	37,255	954	151,478
London Life Insurance Company	84,075	2,950,348	4,810	359,889	81,862	3,101,311
Manufacturers Life Insurance Company	16,017	918,816	1,164	148,926	15,583	966,819
Maritime Life Assurance Company	2,963	831,322	139	24,281	2,722	473,066
Massachusetts Indemnity and Life Ins.Co.	1,218	182,140	531	84,703	1,889	274,140
Massachusetts Mutual Life Insurance Co.	5	581	0	0	7	782
Metropolitan Life Insurance Company	38,411	376,197	685	33,996	37,799	456,758
Metropolitan Life Ins. Company of Canada	1,389	162,560	1,206	192,997	2,424	338,524
MIC Life Insurance Corporation	11,809	103,587	3,698	74,000	2,176	100,994
Minnesota Mutual Life Insurance Company	33	617	0	0	39	815
Mutual Life Assurance Company of Canada	25,518	2,067,072	1,632	282,066	25,485	2,126,504
Mutual Life Insurance Co. of New York	506	3,851	0	0	453	3,418
Mutual of Omaha Insurance Company	2,637	93,095	415	18,334	2,604	93,995
National Fidelity Life Insurance Company	8	1,413	0	0	7	1,313
National Life Assurance Co. of Canada	3,002	621,675	512	96,501	3,161	583,401
New York Life Insurance Company	14,842	917,454	876	107,735	13,229	839,203
New York Life Insurance Co. of Canada	4,006	415,871	1,571	162,205	4,631	495,504
NN Life Insurance Company of Canada	4,112	329,249	390	31,248	3,749	309,100
North American Life and Casualty Company	340	2,296	0	0	299	1,948
North American Life Assurance Company	21,161	1,927,442	1,655	138,824	20,541	2,081,687
North West Life Assurance Co. of Canada	2,375	216,456	462	50,840	2,377	225,241
Norwich Union Life Insurance Society	1,047	78,554	316	31,126	1,238	100,343
Paul Revere Life Insurance Company	1,886	96,487	111	14,980	1,770	99,120
Pennsylvania Life Insurance Company	1,703	195,080	743	94,271	451	9,738
Pierce National Life Insurance Company	3,526	8,175	221	639	3,558	8,472
Pioneer Life Assurance Company	7,419	321,475	745	39,599	7,187	313,814

COMPANY	GROSS IN FORCE AT END 1988		NEW ISSUED		GROSS IN FORCE AT END 1989	
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000
Principal Mutual Life Insurance Company	2	12,646	0	0	2	12,646
Provident Life and Accident Ins. Company	0	7,783	0	0	0	21,365
Prudential Assurance Company Limited	3,196	202,055	192	10,527	3,181	244,117
Prudential Insurance Company of America	16,520	1,266,222	398	50,534	16,497	1,421,223
Prudential Life Assce. of England(Canada)	115	22,227	41	5,936	127	24,358
Reliable Life Insurance Company	116	140,398	5	137,527	99	136,609
Royal Life Insurance Company of Canada	715	26,662	60	5,437	697	29,692
Safeguard Life Assurance Company	207	528	0	0	197	488
Seaboard Life Insurance Company	3,652	369,955	508	167,715	3,803	469,079
Sovereign Life Insurance Company	4,292	279,066	182	18,520	3,911	252,794
Standard Life Assurance Company	1,047	29,227	8	7,545	965	26,132
Sun Alliance & London Assce. Co. (Canada)	115	2,644	19	4,050	126	6,319
Sun Alliance & London Assce. Co. Limited	85	4,898	2	80	78	4,029
Sun Life Assurance Company of Canada	24,890	2,320,683	2,368	361,797	25,038	2,552,338
Teachers Ins. & Annuity Assoc. of America	10	400	0	0	9	365
Toronto Mutual Life Insurance Company	513	37,032	8	625	438	30,393
Transamerica Life Insurance Co. of Canada	3,505	403,835	517	75,131	3,745	432,920
Transamerica Occidental Life Ins. Co.	1,963	81,792	16	3,167	1,702	65,007
Travelers Insurance Company	453	13,704	0	0	0	9,634
United American Insurance Company	0	0	15	100	11	60
Wawanesa Mutual Life Insurance Company	8,055	753,578	805	88,952	8,127	796,836
Westbury Canadian Life Insurance Company	3,826	263,349	191	28,651	2,539	278,335
Western Life Assurance Company	489	7,179	3	750	480	6,816
Zurich Life & Health Ins. Co. of Canada	12	197,422	260	98,975	269	106,492
Zurich Life Insurance Company of Canada	6,695	857,209	1,036	136,201	6,563	789,344
TOTALS	459,700	\$42,347,844	42,028	\$5,186,720	439,057	\$44,627,145

RECIPROCAL EXCHANGES

LIABILITY				
COMPANY	1988		1989	
	Premiums \$'000	Losses \$'000	Premiums \$'000	Losses \$'000
Canadian Lawyers Insurance Association	406	148	693	112
Canadian Universities Recip. Ins. Exch.	57	33	75	44
Canadian Oil & Gas Reciprocal Ins.Exch.	0	0	0	0
Healthcare Ins. Reciprocal of Canada	0	0	98	50
Lumbermen's Underwriting Alliance	0	0	0	0
TOTALS	\$463	\$181	\$866	\$206

PROPERTY - (COMMERCIAL)				
COMPANY	1988		1989	
	Premiums \$'000	Losses \$'000	Premiums \$'000	Losses \$'000
Canadian Lawyers Insurance Association	0	0	0	0
Canadian Universities Recip. Ins. Exch.	154	573	210	199
Canadian Oil & Gas Reciprocal Ins.Exch.	0	0	0	0
Healthcare Ins. Reciprocal of Canada	0	0	0	0
Lumbermen's Underwriting Alliance	260	41	193	6
TOTALS	\$414	\$614	\$403	\$205

FRATERNAL SOCIETIES

NAME OF SOCIETY and HEAD OFFICE	Total Prem- iums & Dues Collected in Canada \$'000	Total Prem- iums & Dues Collected in Manitoba \$'000	Total Dis- bursements in Canada \$'000	Disburse- ments in Man. exclud- ing Expenses \$'000	Total Life & Annuity Certs in Manitoba at end 1988 \$'000	Total Life & Annuity Certs in Manitoba at end 1989 \$'000	Total Life & Annuity Certs in Canada at end 1989 \$'000
CORRECTION for 1988 Business for- Independent Order of Foresters, Toronto, Ont.	46,283	2,808	11,504	695	127,789	131,620	2,545,153
FRATERNAL SOCIETIES - 1988 - CORRECTED TOTALS	119,416	8,626	56,985	4,892	315,593	335,291	5,494,013

FRATERNAL SOCIETIES - 1989

ACTRA Fraternal Benefit Society, Toronto, Ont.	12,385	229	1,756	40	1,721	2,692	125,282
Associated Canadian Travellers, Calgary, Alta.	353	18	169	11	115	139	2,307
Canadian Foresters Life Ins. Society, Brantford, Ont.	15,994	786	15,935	825	7,324	7,006	95,431
Canadian Woodmen of the World, London, Ont.	328	2	648	3	71	69	10,179
Grand Orange Lodge of British America, Toronto, Ont.	1,473	4	742	13	97	89	36,147
Independent Order of Foresters, Toronto, Ont.	44,639	2,530	12,788	632	131,820	129,080	2,567,340
Knights of Columbus, New Haven, Conn.	35,837	3,223	20,070	1,743	112,645	126,661	1,855,097
Lutheran Life Ins. Society of Canada, Waterloo, Ont.	19,032	2,891	8,725	958	70,407	77,695	599,678
Manitoba Motor Club Insurance Co. Inc., Winnipeg, Man.	110	110	56	56	0	0	0
North American Benefit Association, Port Huron, Mich.	469	0	338	0	0	0	29,833
North West Commercial Travellers Assoc. of Can., Waterloo, Ont.	266	110	253	83	3,331	359	9,126
Sons of Norway, Minneapolis, Minn.	1,057	30	688	12	0	0	63,364
Sons of Scotland Benevolent Association, Toronto, Ont.	247	21	630	75	2	2	16
Ukrainian Fraternal Society of Canada, Winnipeg, Man.	123	48	219	77	2,736	2,776	6,756
Ukrainian Mut. Ben. Assoc. of St. Nicholas of Can., Winnipeg, Man.	211	63	340	154	3,297	3,106	651
Ukrainian National Association, Inc., Jersey City, NJ	347	11	414	10	456	481	10,880
United Commercial Travelers of America, Columbus, Ohio	301	24	116	(2)	0	0	0
Workers Benevolent Association of Canada, Winnipeg, Man.	143	28	538	95	1,467	1,518	8,320
TOTALS	\$133,335	\$10,128	\$64,425	\$4,765	\$335,291	\$351,655	\$5,420,419